



■ spotlight

April 2013 Vol. 46 No. 4



CHAMPIONS



Roger Smith
Chief Executive Officer
AIL & NILICO

Cast Your Line

As we look ahead into the next century, leaders will be those who empower others. — Bill Gates

I've just returned from the spring SGA meeting at Foxwoods Resort in the wilds of Connecticut. I came away from the meeting newly "fired up, and ready to go," thanks to inspiration from both the SGA body and members of the Home Office leadership team.

One of the regular features of this meeting is the recognition of the top SGAs in terms of overall growth and Agents submitting, all of whom addressed the meeting at length. Several things about these presentations were noteworthy. #1 is the willingness of these folks to share their specific leadership strategies. #2 is the common themes that emerged which speak to all of us, whether you're a member of our PR Team, an Individual Producer, SA, GA, MGA, RGA, SGA or CEO, because there are leaders at every level, regardless of your title.

We talked a lot about effective leadership, and although styles may vary, one thing is common across the board: a leader is someone who passes on his or her knowledge, experience, and insight to others in order to help them find success and rise to the top themselves. Leaders are those who take what they've learned from their mentors and pay it forward in order to empower others.

At AIL/NILICO, we're in the business of creating new leaders every day. We do this by first offering our people what they need and then allowing them to create their own success. I'm sure you've heard the old adage: Give a man a fish, feed him for a day; teach a man to fish, feed him for a lifetime. Our Company is one that thrives on this principle. Every Agent in every Agency should be familiar with this method of operation, as the cycle of training and climbing the Company ladder runs continuously from SGA all the way to the newest recruits.

When you coach and train new or inexperienced people, you not only develop them to become successful Agents and future leaders, you create strong teams that allow the SGA to focus on the big picture: growing the Agency. For instance, SAs and GAs — the Agency Builders — should be focused on recruiting, training and building their teams. MGAs and RGAs should concentrate on the Agency Builders and on preparing to become a State General Agent. SGAs should spend their time and energy on growing their Agencies. And everyone, from the newest recruit to the seasoned SGA, should place personal recruiting at the top of his or her list.

When we all play the parts we're supposed to play, the teams, Agency, and Company operate in the best, most efficient way possible. This efficiency can only be achieved by proper mentoring and training... teaching our new people to fish so they have the capability to succeed and to train others to do the same. Our knowledge of success is not for us alone; our knowledge is best used when we impart it to others. After all, their success is ours, the Agency's, the Company's, and the customer's.

Of course, all of this begins with bringing in new, hardworking individuals. Like I said, personal recruiting should be a priority for everyone. And when new people come in, new leaders are made when experienced Agents pass on the gift of knowledge to those willing to learn.

So cast your line. See what recruiting and training can do for your career (and the careers of those you mentor). Become an inspiration and help others follow suit. It's time to showcase the talent I know you have by being a leader, forming leaders, and creating success all around.

If you feel that someone in your sphere has knowledge to share but hasn't, reach out to that person. Tell them you want what they have and ask for help. And pass it on!

Author Barbara Coloroso wrote, "The beauty of empowering others is that your own power is not diminished in the process." It's truly the best of all possible worlds and everybody wins.



■ spotlight

Published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

Managing Editor
Sam Yarbrough
syarbrough@aillife.com

Writer & Copy Editor
Leah Fry
lcfry@aillife.com

Lead Designer
Annalee MacFie
amacfie@aillife.com

Graphic Designer
Jonathan McGinnis
jpmcginnis@aillife.com

Multimedia Designer
Curtis Kenney
cekenney@aillife.com

Contributors
Daniel Acton
Becky Brown
Paula Clements
Karen Curtis
Barbara DuPree
Carrie Eckles
Lana Giebe
Angel Henderson
Mary Lampert
Lisa LaValley
Christopher Mason
Muñeca Moody-Yanez
Pat Nevarez
Teri Porter
Amy Rivera
Wayne Stinson
Robyn Talley
LaTonja Wilkerson
Rhonda York

Home Office
254-761-6400

Web Sites
www.aillife.com
www.nilife.com
AILLaptopOnDemand.com
NILICOLaptopOnDemand.com
www.aillacademy.com
www.mylifeatnilico.com
www.mylifeatnilico.com
www.aillnews.com

Social Media
www.twitter.com/AIL_NILICO
www.facebook.com/AIL_NILICO
www.youtube.com/AILLifeTV

Recruiting Support
www.aillife.com/recruiting

© 2013 by American Income Life Insurance Company



sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$2,462,167 in bonuses. For more information on the monthly bonuses, turn to Page 30-37.

Total: \$2,462,167

required retention rate

Effective Jan. 1, 2013, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

Retention:	69.0%
Net to Gross:	78%

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Friday 05/24** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Wednesday 05/29** to count for **May** production.

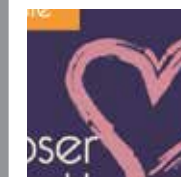
*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2014 Awards Presentation are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2014 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton San Francisco Union Square hotel located in San Francisco, California! The convention will be held May 29 - June 1, 2014.*



speaker
Chris Gardner

pg. 07



closer to the heart

pg. 08



Q1 company records

pg. 15



leadership academy

pg. 16



march madness

pg. 18



ANNIVERSARIES

29 Years of Service
Vivian Dwyer, PR
25 Years of Service
Susan Gilbert, PR
24 Years of Service
Scott Remmey, AGT
23 Years of Service
Christopher Cummings, SA
Paramjit Sangha, AGT
22 Years of Service
Sharon Nigota, AGT
19 Years of Service
Daniel Phares, AGT
George Sturge, AGT
18 Years of Service
Darrell Dorey, PR
Maria Esposito, AGT
Patti Morgan, PR
15 Years of Service
Cisco Perez, SGA
13 Years of Service
Becky Cutler, PR
Vance Rountree, MGA

12 Years of Service
Mary-Dolores Ayarzagoitia, MGA
Theodore Pappas, SGA
Douglas Zigby, AGT
11 Years of Service
William Slocum, PR
10 Years of Service
Horace Johnson, MGA
Karen Stockwell, AGT
Angelika Vassilieva, AGT
9 Years of Service
Ronald Berube, AGT
Mark Gorman, SA
Bonnie Williams, SA
8 Years of Service
Sorana Blackfoot, AGT
Shiwa Hollingsworth, MGA
Diana McNair, AGT
Troy Plummer, AGT
Scott Rehberg, SGA
Tibor Simon, GA
Emmanuel Villasenor, SA

7 Years of Service
Todd Engelson, AGT
Beth Farm, PR
Sal Giacchi, AGT
Todd O'Neill, AGT
Steven Orcherton, PR
Raymond Risucci, RGA
Jennifer Wehrle, MGA
6 Years of Service
Robert Drake, SA
Jeremy Engrav, GA
Albert Lau, MGA
Jacqueline Lowe, PR
Gevorg Yanukyan, SGA
5 Years of Service
Sorana Handa, GA
Rog Beaudro, PR
Robert Biser, SA
Norman Candelore, MGA
Daniel Hanson, AGT
Mike Hudnall, MGA
Kyle Klipp, MGA
Bernardo Lopez, AGT

Fritznel Octave, MGA
Bernard Oliphant, AGT
Adelfa Parinas, GA
Daniel Umbertone, RGA
4 Years of Service
Odilia Goulart, AGT
Lydia Lozano, AGT
James Moland, SA
Nicholas Powell, AGT
Dawn Selden, AGT
Brian Welsh, MGA
3 Years of Service
Souleymane Bah, MGA
Lauren Coyne, AGT
Paavo Cymanow, GA
Raymond Angeles, GA
Dwayne Hargrove, AGT
Michael Johansen, AGT
Richard Nicholson, RGA
Daniel Rapp, MGA
Penny Reineck, AGT
Lucan Schmidt, MGA
Lawrence Smith, GA

Jacklyn Tweeten, GA
Christopher Weglarz, AGT
2 Years of Service
Joshua Bloomquist, RGA
Keith Booker, AGT
Gerald Coleman, AGT
Aldina DaRosa, MGA
Tere Diamond, MGA
Sokol Fazliu, GA
Charles Fischer, AGT
Vladimir Flores-Cruz, SA
James Franklin, MGA
Mavrick Fredericks, MGA
Sayed Haque, AGT
Joseph Harris, AGT
Burnette Hughes, GA
Joseph Huh, SA
Michelle Korb, PR
Daniel Noll, AGT
Daniel Esmon, GA
Kehinda Pryor, AGT
Angel Sanchez, GA
Rolando Vega, SA

David Watkins, AGT
Ryan Wilson, RGA
1 Year of Service
Felix Abu, AGT
Seselo Asitomani, SA
Leslie Austin, SA
Jerrina Battle, AGT
Bobby Beatty, MGA
Kyle Bennett, AGT
Aron Brager, AGT
Joel Braggs, SA
Shorne Brown, SA
Drew Burdi, GA
Elizabeth Conley, GA
Britton Costa, GA
Marta Cunha, SA
Arie Davis, SA
Douglas Dockery, AGT
Michelle Drake, AGT
Ronald Esmon, GA
Fabiola Flores, PR
Henry Fornet, GA
Aaron Friedlander, MGA

Anthony Gargano, SA
John Garrett, SA
Benjamin Gilbert, SA
Eduardo Gomez, GA
Alan Grage, GA
Bryan Grays, AGT
Blake Handrick, GA
James Harrison, AGT
Bridget Hartley-Loftman, SA
Deochand Hemraj, AGT
Megan Herickhoff, GA
Mark Hileman, MGA
Todd Homer, AGT
Gary Hunter, AGT
Douglas Hynds, SA
Shaun Johnson, AGT
Tachane Joseph, AGT
Ronald Kent, GA
Mir Khan, GA
Jacob Kieffer, SA
Kierstin Kim, SA
Stanislav Korzhiletskiy, SA
Tay Krause, MGA

John Leggio, SA
David Leroux, SA
Kevin Lewis, SA
Joannabelle Magneson, GA
Melissa Martinez, GA
Carol Matthai, PR
Faleuseni Maumau, GA
Fuaifale Mauu, SA
Peter McEnaney, GA
Aaron McKenney, AGT
Tyler McKnight, GA
Jermaine D. Moore, PR
Chas Robinson, PR

NEW
SGA



Mack Doby
Alabama
March 25

Mack graduated from college with a degree in Political Science with a minor in Philosophy and had originally planned to become a lawyer. After a brief stint with another insurer and a foray into real estate, he found his way to AIL via the Joe Diecedue Agency. Mack says he eyed the SGA opportunity for quite some time but hesitated until he encountered "the right opportunity at the right time for the right person." Mack, wife Denise and baby Ezra make their home in Hoover, Alabama.

PROMOTIONS

State General Agent
Mack Doby
Regional General Agent
Joshua Goodman
Mark Kukielski
Andrew McQuade
Daniel Umbertone
Master General Agent
Erin Allen
Danitra Buckley
Norman Candelore
Andrew Cavicchi
Louis Giogaia
Mark Hileman
Kevin Huber
Taina Lameko
Karen McQuoid
William Oseroff
Kelly Pilling
Jesusdieu Portilus
Zbigniew Stankiewicz
Russell Trujillo

Peter Van Der Westhuizen
Fernanda Vaslet
Tara Weisz
Freida Yakubov
60% General Agent
Christopher Alderson
Latrice Bennett
Matthew Cage
William Cline
Regina Duval
Gary Gottlieb
Kevin Holloran
Vilma Howard
Jennifer Loshaw
Marva Lumar
Barry Marbach
Jerry McKean
Beatriz Noriega
David Norman
Steven Piro
Tanya Potter
Ashley Tharp

57.5% General Agent
Devin Adams
Jane Callies
Katherine Campbell
Rivka Erlich
Leticia Fields
Alan Grage
Barbara Harden
Albert Kauderer
Ijjieh Mantolino
Lleison Martinez
Corey Moore
Randy O'Campo
Gayle Remner
Eder Ribeiro
John Rohner
David Schanuel
Steven Sparkes
Matthew Sturgeon
Massoud Vaziri
55% Supervising Agent
Joseph Abram

Thomas Ashton
Jenna Barge
Dennis Barkway
Alyssa Carson
Paul Coffee
Anntanette Collins
Micah Colly
Daniel Creel
Stephen Decareaux
Erin Dincola
Anthony Fister
Violetta Goldman
Jason Hellige
Erika Hudson
Nancy Johnson
Eddina Jones
Kevin Kelley
Richard Long
Danae Manwill
Lindsey Marks
Robert Moncrief
Ambrosia Mote

Roberto Navarro
Tuwanna O'Neal-Delaney
Douglas Peak
Polina Philbin
Dexter Phillip
Lakeisha Ransom
Dawn Reuter
Brittney Rimmer
Arthur Sigler
Sheila Slack
Jarrett Sotolongo
Dane Vanessen
Janet Vidal-Riley
Monique Williams
52.5% Supervising Agent
Robin Aalderink-Page
Roxanne Allmand
Nathan Badeaux
Janson Bennett
Fredrick Blackburn
Maria Brown
Angela Caffrey

Sharon Cancel
Jonathan Collier
Jason Crawford
Teresa Daveiga
Javier Diaz
Annemarie Diola
Yelena Durneva
Lalofau Faaitiiti
Sosefina Fatai
Jamie Faulkner
Taurean Flournoy
David Folger
Kenneth Ford
Lacy Gonzales-Biedermann
Emilio Gonzalez
Tammy Griswold
Krin Hall
Jonathan Hanaway
Unise Haupeakui
Caroline Helu
Marcia Jobe
Ian Kelsey

Lincoln Kline
Kristen Lawrence
Paul LeBlanc
Pader Lee
Bryan Lewars
Cynthia Luppino
Tiara Manning
Ashley Matte
Tammie Matti
Tyler McGrath
Mark Medina
Gloria Mendez
Merva Morgan
Patrick Murray
Hans Owens
Jeremiah Polacek
Joseph Reddock
Christopher Rodriguez
Jillian Rooks
Joshua Rush
Nicholas Scordos
Bridgette Scrivani

Danessa Seward
Daniel Shelton
Filo Siuleo
Timothy E Smith
Heather Southern
Latonya Stephens
Joshua Stout
Maletina Taukeiaho
Sandra Torres
Sean Traylen
Leo Upshaw
Jamahl Wallace
Beth Wilson



Mike LiBassi
April 1

Mike joined the Company 7 years ago with the Surace-Smith Agency in Cleveland. He has experience in every position of the Agency side, including that of SGA. Mike says he is excited about this opportunity as it utilizes several of his strengths such as coaching and training. He looks forward to helping Agencies get the most out of the Needs-Based Presentation. Mike recently relocated to Columbus, Ohio.

NEW LAPTOP TRAINER



Susan Fuldauer
Vice President of
Public Relations Field Operations

Courage to Stand Up

At the recent SGA meeting in Connecticut, Denise Bowyer, VP of Public Relations in our DC office, gave a stirring and brilliant speech on who we are as representatives of AIL/NILICO and what we stand for. Denise described a recent trip that she and I took to Memphis, TN to celebrate and remember the 1300 striking AFSCME sanitation workers in 1968 that walked off the job to protest the poor working conditions and low pay they received. We were there, as well, to commemorate the final speech Dr. Martin Luther King, Jr. gave on behalf of the strikers in Memphis and his subsequent assassination the day after that speech. Denise and I, along with PR Director Beth Farm, and PR Marketing Specialist, David Blaisdell, were witnesses to history and acts of courage, both past and present. We marched carrying the same message as the strikers carried in 1968: I AM A MAN. We marched with scores of our union brothers and sisters from around the country and with community activists and progressive leaders, and we marched with Martin Luther King, III. To say it was a moving experience would be the understatement of the century!

Now, 45 years after the strike, the struggle for economic justice, worker justice and social justice continues. AIL/NILICO continues to be a part of the struggles of working families and immigrant workers. Rallies, pickets and lobbying efforts all continue as workers are still denied a voice and dignity in the workplace. While we are privileged to be a part of a company with collective bargaining agreements and the ability to earn much more than a decent, living wage, there is a world of workers that are not so privileged. We live in a society where not all workers are recognized and rewarded for the work they do, for the services they provide. Struggles continue in our own backyard. It is with great pride that Team PR and our SGAs can come together to join in the fight for working families. We come together to strengthen our communities and to protect working families.

The culture of AIL/NILICO is not one of turning a blind eye to the issues that confront our communities. No, it is one of being a part of the



solution. We proudly stand at the front of the rallies for worker justice. We walk courageously and with conviction at the front of the marches for social justice. We are the ones proudly carrying our AIL/NILICO megaphones, leading the chants for strong communities for all.

This culture demands that we act with courage. Our AIL/NILICO culture demands that we become a part of history, by speaking out against social and worker injustices and that we actively participate in creating positive change for all workers. And that, my friends, takes courage. As Denise noted in her speech, we have two worlds: those that have and those that have not. We are fortunate to be a part of the "haves," but we work on behalf of the "have nots" so that they, as part of our communities, can be better off because of the work we do and the stand that we take.

On behalf of Team PR, we applaud Roger, Scott and our SGA partners and the leaders of AIL/NILICO for taking a courageous stand for strengthening our communities and for fighting for what is right and decent for all.



New Orleans

2013 CONVENTION

General Session Speaker:
CHRIS GARDNER



Author of *The Pursuit of Happyness*

Chris Gardner is the owner and CEO of Gardner Rich LLC with offices in New York, Chicago, and San Francisco. Conquering grave challenges to become a successful entrepreneur, Gardner is an avid motivational and aspirational speaker, addressing the keys to overcoming obstacles and breaking cycles. Gardner is also a passionate philanthropist whose work has been recognized by many esteemed organizations.

Gardner is the author of the autobiography, *The Pursuit of Happyness*, a New York Times and Washington Post #1 bestseller that has been translated into fourteen languages. Gardner is also the inspiration for the acclaimed movie "The Pursuit of Happyness" for which Will Smith, starring as Gardner, received Golden Globe, Screen Actors Guild and Academy Award nominations for his performance. The movie is the #2 all-time domestic grossing drama.

Always hard working and tenacious, a series of adverse circumstances in the early 1980's left Gardner homeless in San Francisco and the sole guardian of his toddler son. Unwilling to give up Chris Jr. or his dreams of success, Gardner climbed the financial industry ladder from the very bottom. He worked at Dean Witter Reynolds and Bear Stearns & Co. before founding the brokerage firm Gardner Rich in Chicago in 1987.

Chris Gardner's aim, through his speaking engagements and media projects, is to help others achieve their full potential. He is a passionate philanthropist committed to organizations combating violence against women, homelessness, financial illiteracy, and vision diseases; issues of the utmost importance to Gardner.

Closer to the Heart



Roger Smith, FIDELCO COO Julie Unwin and Dunkin



VP Field Operations Domenico Bertini gets a kiss from Dunkin



Dunkin holds court with his fans during the morning break

SGAs Go to the Dogs!

On Wednesday, April 10, the Spring 2013 SGA meeting hosted representatives of our Closer to the Heart partner organization in Connecticut, Fidelco Guide Dog Foundation.

Fidelco Chief Operating Officer Julie Unwin, Vice President and Director of Development Judy Hall and Dunkin, the German Shepherd were on hand to promote Fidelco's amazing work. Dunkin was a huge hit. Although warned that Dunkin was shedding badly, that didn't stop anyone from getting acquainted during the morning break.

Fidelco's mission is to provide increased independence to men and women who are blind by providing them with the highest quality guide dogs. They breed, raise and train German Shepherds and give them to recipients at no cost. However, it costs \$45,000 and takes two years to prepare one of these amazing dogs to perform the job it was bred to do.

CEO Roger Smith presented donations of more than \$25,225 (including partial matching funds from Torchmark Corporation). The funds are earmarked to help provide a guide dog to a blinded veteran.

If you would like to be part of this effort, go to www.fidelco.org, click on "How to Help," and "Make a Donation."

Looking Ahead

Closer to the Heart 2013 New Orleans Convention

Attendees of the AIL/NILICO Convention in New Orleans will have a wonderful opportunity to leave New Orleans better than it was before our visit.

There are 1,200 to 2,800 homeless veterans in the New Orleans area. Volunteers of America, our partner organization for this

trip, is addressing the issues of homeless veterans through their Veterans Transitional Housing Program.

The program offers veterans intensive case management, support services, and treatment. The staff works with veterans individually to help them put their lives back together.

Our Project – How We Will Help

On arrival day at Convention, in the same area where attendees pick up their packets and register for the hotel, there will be space set aside for the hands-on Closer to the Heart project. And it will take only a few minutes time away from Convention revelry!

- With VOA's guidance, AIL/NILICO has purchased backpacks and personal items to fill them (to the brim!) for homeless veterans and their families.

Attendees can fill a bag and write a personal note of encouragement to include in the bag.

- We will also be collecting monetary donations to benefit VOA's Veterans Transitional Housing Program.

Volunteers of America Greater New Orleans has been working on the streets of New Orleans since shortly after the national organization was founded in 1896.



"This is a rare, hands-on opportunity to give back to men and women who have served our country and fallen on hard times. Please open your hearts and give generously to help end homelessness for our military veterans."

– Roger Smith

If you would like to make a donation in advance of Convention, go to www.voagno.org and click the "DONATE NOW!" button in the right column. Put 'AIL' in the Comments section. Please forward your confirmation email to Leah Fry lcfray@ailife.com



PERSONAL RECRUIT

– PRODUCTION BONUS –

Final Total Bonus Payout: **\$157,400**

Final Total Bonus Qualifiers: 217



1. Scott Davison
\$4,100
Steve Greer



2. Tevita Tupouniua
\$4,100
Steve Friedlander



3. Charles Diulus
\$4,000
Simon Arias



4. James Keefer
\$4,000
Simon Arias



5. Albert Serur
\$3,700
Simon Arias

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Scott Davison	\$4,100	Ronald Knight	\$1,000	Alfred Taren	\$700	Brandon Smith	\$500	Shawntae Collins	\$200
Tevita Tupouniua	4,100	Spencer Layton	1,000	Musdiq Abdul	500	Rebekah Spindler	500	Matthew Connors	200
Charles Diulus	4,000	Ryan Leong	1,000	William Aden	500	Brookalyn Stillwagon	500	Michael Coulthard	200
James Keefer	4,000	Kyle Lewicki	1,000	Christopher Akins	500	Leah Stoltz	500	Paul DeRenzo	200
Albert Serur	3,700	Fuaifale Mauu	1,000	Clara Alas	500	Jennifer Strickling	500	Nicole DiPace	200
Unique Hunicutt	3,500	Christopher Mendes	1,000	Carolyn Bishop	500	Ryan Studer	500	Brandy Drake	200
Trevor Mayer	2,300	Janice Moseychuck	1,000	Carl Boldon	500	Eric Trautloff	500	Laurel Fox	200
Graham Carter	2,000	Jonni Ng	1,000	Cassandra Brooks	500	Kiet Truong	500	Mavrick Fredericks	200
Britton Costa	2,000	Ian Noble	1,000	Mario Andres Chavez	500	Michael Turney	500	Nicholas Gaines	200
Ellen Schultz	2,000	Robert Nolan	1,000	Lewis Clack	500	William Vilardo	500	Larry Gatt	200
Michael Shaba	2,000	Carlos Otero-Villalba	1,000	Peter Claus	500	Cherylynn Voges	500	Justin Germany	200
Tiare Hubbard	1,700	Zach Otto	1,000	Christopher Earle	500	Natalie Wagner	500	Gary Gottlieb	200
Denise Berrios	1,500	Oscar Portillo	1,000	Akanesi Fatai	500	Andrew Wagner	500	Tracy Hayes	200
Stephen Giddens	1,500	Andrew Pratt	1,000	Anita Ferris	500	Ronald Washington	500	Ryan Hernandez	200
Nicholas Moore	1,500	James Raymond	1,000	Brodie Fischer	500	Ryan Welty	500	Amanda Hogan	200
Travis Picklesimer	1,500	Kevin Ristau	1,000	Aaron Garcia	500	Joshua Williams	500	Kenneth Jefferson	200
Aaron Ralston	1,500	Zach Santino	1,000	Amandeep Gill	500	Connor Wyly	500	Camilo Jimenez-Lozano	200
Marc Salvaggi	1,500	Cynthia Schneiderman	1,000	Blake Handrick	500	Anne Lucid	400	Josh Joers	200
Tram Pham	1,300	Dwelyn Smith	1,000	Niessa Johnson	500	Melinda-Rae Lyse	400	Cassandra Jones	200
Emmanuel Villasenor	1,300	Clinton Spaeth	1,000	Raechel Kaminskas	500	Dale Meyer	400	Robert Kats	200
John Reynolds	1,200	Brooke Spain	1,000	Darnelle Keala	500	David Nham	400	Albert Kauderer	200
Ransey Vazquez	1,200	Tyler Stewart	1,000	Scott Kim	500	Andrew Bayang	300	Kingsley Keehtazinya	200
Kyle Wrobel	1,200	Jackie Taylor	1,000	Teaunna Lester	500	Kayla Buster	300	Mynor Lemus	200
Steven Bensinger	1,000	Sarah Vacheresse	1,000	Elizabeth Lo	500	Ryan Dreier	300	Jahara Lewis	200
Maria Brown	1,000	Samuel Vasquez	1,000	Mark Lomonaco	500	Zachary Hart	300	Mickenzie Linse	200
William Cassity	1,000	Janet Vidal-Riley	1,000	Caleb Longley	500	Jennifer Kinder	300	Kayla McIver	200
Michael Clemente	1,000	Janel Wilder	1,000	Nicholas Lorence	500	Bunty Marino-Hona	300	Dorthy Niederer	200
John Conard	1,000	Robert Wright	1,000	Starlet Luczon	500	Nadia Million	300	Billy Northington	200
Derek Cotton	1,000	Tiffany Zayed	1,000	Jintana Maleehual	500	Sheryl Roy	300	Tina Phongsavath	200
Brian Culp	1,000	James Allen	800	Salema Meleisea	500	Brice Rudat	300	Michael Poaps	200
Gian-Paolo Diberardo	1,000	Liliana Avila	800	Lisset Melendez	500	Peer Shmelzer	300	Brennan Reilly	200
Rivka Erlich	1,000	Daniel Bauer	800	Darren Miller	500	Theresa Tan	300	Raymon Reynolds	200
Robert Ford	1,000	Veronica Carrion	800	Cole Murphy	500	Ashley Tharp	300	Candice Rezzo	200
Luay Ghawi	1,000	Roger Fung	800	Nneka Nwani	500	Lucas Wood	300	Ruben Santillana	200
Krystal Gordon	1,000	Jenny Gericke	800	Randy O'Campo	500	Delilah Abuosba	200	Lawerence Smith	200
Jorge Guerra	1,000	Katina Scarbro	800	John Ophals	500	Evergreen Am	200	Casey Sperzel	200
Alvin Hagens	1,000	Jessica Stice	800	Elizabeth Perez	500	Brent Arbour	200	Michael Stuver	200
I-Perfection Harris	1,000	Kathrine West	800	Seth Reising	500	Danielle Arena	200	Michael Sudzina	200
Elizabeth Hodgson	1,000	Olivia Clark	700	Phillip Rigoli	500	Renada Bogan	200	Moswen Taylor	200
Vilma Howard	1,000	Guillermo DeLaVega	700	Spencer Rowland	500	Akhil Botre	200	Phillip Wallace	200
Alfredo Hung-Lam	1,000	Tere Diamond	700	Maxx Schumann	500	Malki Brown	200	Bettie Wallace-Moore	200
Andy Jaikaran	1,000	Joy Horcajo	700	Douglas Slagboom	500	Leonard Capucilli	200	JaLonn Westmoreland	200
Alex Kae	1,000	Corey Smith	700	Lisa Smith	500	Juan Cardona	200	Junnell Wright	200

Guidance



Mike Sheets
Vice President
Field Laptop Development

count is key. The more appointments you have, the greater opportunity you have to be successful. Hold yourself accountable to increasing your appointment count on a daily basis. With 3 or 4 appointments, you may write business if you're lucky, but with 8-10 appointments, you would have to purposely try to not write any deals!

Presentations

Not only do you need to have appointments, you need to have appointments that turn into presentations. You can't make a sale if you're not at a kitchen table. At 10 presentations in a week, you are virtually guaranteed to succeed. Make it a goal to present 10 times each week and you will reach new heights.

The Core Four of Field Success

I remember the raw excitement I felt as a new agent in the field by myself for the first time. You can also relate. I spent a lot of time field training with my SA, perfecting my presentation and learning everything that goes into what we do. When I was finally released out on my own, I was very excited.

Referral Collection

The best lead is a hot lead, and it doesn't get any hotter than a referral lead! People like to do what other people do. Referrals are leads that do just that: someone referred them to get what we have to offer. It's also from someone they trust, which helps you have more rapport at the presentation. The easiest way to get referrals is to ask. Simply say, "Who would you like to sponsor first?" and "Who would you like to sponsor next?" Focus on referrals. Make your goal in every house not to sell the client, but to get referrals. Sales are going to happen. You need to influence referral collection so you can run in a market that allows you to convert more sales.

But at the same time, I remember thinking, "There is just so much I need to know! How can I possibly learn it all and be as successful as I want to be as quickly as I want to be?" You may be able to relate to that feeling too.

Referral Conversion

Referrals are great, but if you collect a lot and don't convert them into a presentation, then they really aren't doing much for you. After increasing your referral collection, start focusing on increasing the amount of referral appointments you run. As a company we present to roughly 30% of all the referrals we collect. This means you'll never present to all the referrals you collect for a number of reasons, but the ones you do present have a much higher level of success. Think about it like this: for every 100 referrals you collect, you are basically giving yourself 30 presentations. Referrals close company-wide at 50%, meaning 30 presentations turn into 15 sales. Referrals also have an average sale size of around \$850ALP. So 100 referrals = \$12,750 ALP. That equates to just over \$6,000 in income. If you knew that for every 100 referrals you collected, you were giving yourself \$6,000 in income, how hard would you try to get 100 referrals or more? If you convert your referrals to appointments and presentations, you will begin to live this.

The good news is that we are actually in a very simple business. One of the keys to success I've found to be very useful is to focus on the fundamentals, the simplicities of what we do. If you're not doing something that directly relates to booking an appointment, giving a presentation, generating activity, or conserving your business, you may be overcomplicating this. One of the first of many mentors I've been lucky enough to have at AIL taught me a valuable phrase very early on: "We are in a very simple business, we just spend all day trying to overcomplicate it."

So for you in the field, remember to focus on the basics. Focus on the fundamentals. The fundamentals are what set you up for a high level of success. Although the field can sometimes feel like a complicated beast, it's really very simple. While there may seem to be a lot of areas in the field you need to focus on, there are four areas that are fundamental. If you focus most of your time and energy at improving in these four areas, you will see improved results.

They are the Core Four of Field Success.

Appointments

Nothing can happen if you don't have appointments. You can't give a presentation, you can't collect referrals, you can't make sales. Appointment

So remember, while in the field, keep the Core Four of Field Success in mind — Appointments, Presentations, Referral Collection, Referral Conversion — and you will achieve new levels of success!

★★★★★
**ATTENTION
 MGAS**
 ★★★★★

NEW AGENT RETENTION — BONUS PROGRAM —



Matthew Parks
 \$3,500
 Surace-Smith



Randy Teyssier
 \$1,500
 Simon Arias



Ofa Tupouniua
 \$1,250
 Steve Friedlander

March Bonus Payout: **\$41,250**

March Bonus Qualifiers: **78**

NAME	TOTAL	NAME	TOTAL	NAME	TOTAL	NAME	TOTAL
Matthew Parks	\$3,500	Ryan Bisanz	\$750	John Collins	\$500	Brandon Schwed	\$500
Randy Teyssier	1,500	Randall Cook	750	Nicholas Lorence	500	Jean Joseph	500
Ofa Tupouniua	1,250	Ryan Wilson	750	Tina Phongsavath	500	Marian Sertler	500
Stephen Jubrey	1,000	Jared Cleckner	750	Natalie Wagner	500	Robert Kanaan	500
Jason Bratin	1,000	Michael C Williams	750	Mavrick Fredericks	500	Ryan O'Malley	500
Ricky Jenkins	1,000	Andrew Pratt	750	Alexandra Graham	500	Haoyu Xu	500
Jonathan Emura	1,000	Aaron Parks	500	Marisa Willgruber	500	Charley Forshee	500
Evan Holzhauer	1,000	Kenneth Greer	500	Joshua Jackson	500	Zachary Hart	500
Phillip Rigoli	1,000	Michael Romeo	500	Konnor Wyly	500	Elias Hazen	500
Marko Jankovic	1,000	Mark Glazer	500	Brent Arbour	500		
Matthew Turnquist	1,000	Paul Kelly	500	Corey Neff	500		
Brett Gryska	750	Darrell Asbell	500	Derek Cotton	500		

HERE'S HOW IT WORKS:

The MGA Agent Retention Bonus rewards MGAs with Agents on their team who write \$4,000 Net ALP monthly in months 4-6 of their tenure. Here's how it works: If an Agent in MGA hierarchy writes a minimum of \$4k Net ALP in the 4th month of tenure, the MGA gets \$250 bonus; in the 5th month, the MGA gets \$500 bonus; in the 6th month, the MGA gets \$1,000 bonus.

Q1 COMPANY RECORDS

RECRUITING

BEST WEEK EVER — ENDING 3/29

430 CODES

BEST MONTH EVER — MARCH

1,104 CODES

BEST QUARTER EVER

3,135 CODES

HIGHEST AGENT COUNT EVER — 3/31

5,612 AGENTS

PUBLIC RELATIONS

OVER **112,000** LEADS GENERATED IN MARCH,
 OUR **BIGGEST** LEAD GENERATION MONTH
 IN OVER **TWO YEARS!**

MARCH LEAD GROWTH OF **10%**

509 GROUPS SIGNED, UP **8%** OVER LAST MARCH

YTD GROUPS SIGNED UP **25%** FIRST QUARTER 2012

MEMBERS SIGNED UP **7%** YTD



LEADERSHIP ACADEMY

Another Full House at Leadership 101

The McKinney Conference Center at the Torchmark campus once again was overflowing for **Leadership Academy 101: Fundamentals of Agency Building** April 15-19.

Regional Sales Director Steve Kafkis (bottom left) offered a packed agenda featuring the most experienced, successful AIL/NILICO leaders. In addition to Home Office management, SGAs/Executive Council members Sabrina Lloyd (top right), Theo Pappas (top far right) and Slav Bitman (bottom right) shared their knowledge and expertise on recruiting, accountability and team growth and management.

Your next opportunities to attend Leadership Academy are:

Leadership 301: Top Gun
June 18-21

Leadership 101: Fundamentals of Agency Building
July 15-19

Leadership 201: Building for Ownership
August 20-23

If you are interested in attending any of these schools, talk to your SGA.



“Leadership is lifting a person’s vision to higher sights, the raising of a person’s performance to a higher standard, the building of a personality beyond its normal limitations.”

— Peter Drucker



Leadership



Rob Falvo
*Executive Vice President
AIL & NILICO*

No Retreat, No Surrender!

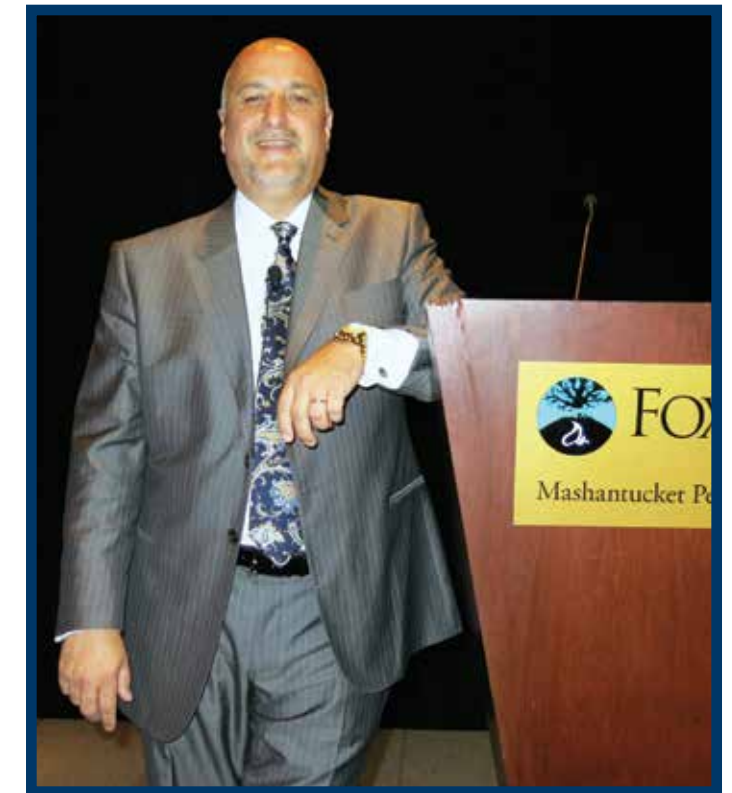
Bruce Springsteen, known to all of us as the BOSS, recorded “No Retreat, No Surrender.” He wrote this song about the inspirational power of rock music. It came to represent his friendship with members of his band. I know that since my college days (which is when it was released,) I have listened to this song countless times and it has helped inspire me to step up and get it done! It makes me want to fight and work harder!

The story of David and Goliath is a source of inspiration where a smaller, more agile competitor defeats the giant on the battlefield. David knew who he was, what his strengths were, and how he could gain the advantage. David held the self-belief that Goliath could be defeated and he was the one to do it. Though Goliath was fully armed and heavily armored, he was defeated because David saw his weakness. He was nimble and his tactics were unconventional. Basically what it came down to was that David’s mission statement was **No Retreat, No Surrender!**

This is what resonates with successful American Incomers. We must always compete against whatever GOLIATH is at any given moment in time. Using the David and Goliath principle in our business, we must always believe we can succeed. We must see a possibility to outperform our competitors and execute a competitive strategy with this mindset.

David did not slay the giant because he wanted fame, fortune and riches. He did it because he was motivated and focused to fulfill his mission. As American Incomers, we must also be motivated and have a central focus that propels our business and personal lives forward and allows us to compete.

Over the years, I have been fortunate to have worked alongside some very successful people. They are people who will drive harder, they



are more motivated, more resilient, and more resourceful, they will work harder. You will not hear excuses from them; they will get results. They will not quit, and they will hand you the solution, not the problem!

“Your own resolution to success is more important than any other one thing.”
—Abraham Lincoln



CONGRATULATIONS TO THE CHAMPIONS



MARCH MADNESS SIDE MATCHUP POINT TOTALS:

- Like any spirited sports competition, AIL/NILICO's March Madness came complete with good-natured trash talk and side match-ups.
- 15 PTS — CROWE, PAPPAS, PRATA
 - 13 PTS — LLOYD, SANDOVAL
 - 10 PTS — ADAMO, GIGLIONE-ACKERMAN, JORDAN, PANZER, T. ROLAND
 - 5 PTS — CHUI, COHEN-COHEN, DIECEDUE, FRIEDLANDER, FURER, GREENE, HANCOCK, WELCH, WILLIAMS-ZOPHIN, WINGATE
 - 3 PTS — BITMAN, COOLEY, CUNNINGHAM-WEATHERSPOON, DIMITROVA, HERNANDEZ, JATOFT-FOTI, JUDGE, LAFOND, LUSSIER, MCADAMS, NEAL, REHBERG, RUMBUC (1st race), RUMBUC (2nd race), SONNENBERG, SURACE-SMITH, YANUKYAN



Supervising Agents



1. Moli Kaufusi
Auckland, NZ



2. Pamela Altman
Columbus, OH



3. Frank Colletti
Flushing, NY



4. John Stankoski
Pittsburgh, PA



5. Christopher Kennedy
Cleveland, OH

March Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Moli Kaufusi	\$58,195	\$63,793	93		Ofa Tupouniua Steve Friedlander
2.	Pamela Altman	50,939	52,590		73.9	Elias Hazen Surace-Smith
3.	Frank Colletti	24,522	29,472	88		Bobby Szwaja Theodore Pappas
4.	John Stankoski	24,515	28,973		70.6	Michael Clemente Simon Arias
5.	Christopher Kennedy	24,047	28,463		84.7	Matthew Parks Surace-Smith
6.	James Gallo	23,572	29,154	93		Stephen Jubrey Oldham-Bianchi
7.	Brandon Hopf	22,957	24,747	93		Zach Otto Sabrina Lloyd
8.	Tevita Maumau	22,392	35,833	98		Ofa Tupouniua Steve Friedlander
9.	Bilal Farsakh	21,636	26,440	93		Syed Quadri Theodore Pappas
10.	Robert Drake	20,286	37,506		71.2	Mathew Hart Surace-Smith

ALL TIME RECORD: \$286,210 1st Six Mo Agt
ALL TIME RECORD: \$286,210 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Moli Kaufusi	\$169,919	\$189,270	93		Ofa Tupouniua Steve Friedlander
2.	Pamela Altman	89,509	95,151		73.9	Elias Hazen Surace-Smith
3.	Tevita Maumau	84,544	137,034	98		Ofa Tupouniua Steve Friedlander
4.	Christopher Kennedy	66,619	75,573		84.7	Matthew Parks Surace-Smith
5.	John Nasti	54,521	72,121	89		Evan Holzhauer Giglione-Ackerman
6.	Milica Zivkovic	53,776	77,492	97		Marian Sertler Sabrina Lloyd
7.	Brandon Hopf	53,507	59,278	93		Zach Otto Sabrina Lloyd
8.	John Stankoski	53,027	57,555		70.6	Michael Clemente Simon Arias
9.	Genesis-Jane Hall	51,822	54,696	89		Ofa Tupouniua Steve Friedlander
10.	Robert Drake	49,040	85,489		71.2	Mathew Hart Surace-Smith

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. Tevita Tupouniua
Auckland, NZ



2. Charles Ferrari
Lewisburg, PA



3. Matthew Conrad
Cleveland, OH



4. Mohammed Moalawi
Flushing, NY



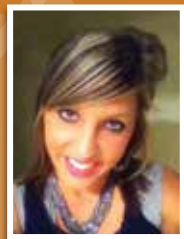
5. Raphael Musto
Pittsburgh, PA



6. Nicholas Triantafyllidis
Middletown, CT



7. Antonio Reyes
Pittsburgh, PA



8. Michelle Crowe
Pittsburgh, PA



9. Alex Grakhov
Cleveland, OH



10. Sokol Fazliu
Pittsburgh, PA

March Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Tevita Tupouniua	\$82,395	\$101,483		76.4	Ofa Tupouniua Steve Friedlander
2.	Charles Ferrari	57,105	61,701		77.9	Randy Teyssier Simon Arias
3.	Matthew Conrad	55,082	74,743		73.1	Matthew Parks Surace-Smith
4.	Mohammed Moalawi	51,450	58,083		73.2	Syed Quadri Theodore Pappas
5.	Raphael Musto	44,321	53,992		71.2	Michael Clemente Simon Arias
6.	Nicholas Triantafyllidis	43,920	52,008	89		Ryan Wilson Philip Prata
7.	Antonio Reyes	41,684	73,642	82		Aaron Parks Simon Arias
8.	Michelle Crowe	41,036	51,788		83.0	Justin Adams Simon Arias
9.	Alex Grakhov	40,803	51,377	86		Mathew Hart Surace-Smith
10.	Sokol Fazliu	38,497	61,931	85		James Keefer Simon Arias
11.	London Burnett	38,043	68,069		71.7	Mathew Hart Surace-Smith
12.	Carl Carlberg	37,862	41,455		71.5	Marko Jankovic Cohen-Cohen
13.	Mir Khan	37,525	46,480	92		Nasr Quadri Theodore Pappas
14.	Daniel Walton	37,124	66,668		72.1	Zachary Hart Surace-Smith
15.	Jacqueline Kosalek	36,844	47,458	84		Brett Gryska Oldham-Bianchi
16.	Brian Allt	36,821	37,377		91.2	Xu Haoyu Imran Satti
17.	Karolina Debek	36,737	39,632		75.5	Marian Sertler Sabrina Lloyd
18.	Nicole Sanders	36,404	67,854		70.9	Matthew Parks Surace-Smith
19.	Keith Coscia	35,136	50,691	88		Darron Hacker Surace-Smith
20.	Harrynarine Ramoutar	34,950	46,079		74.0	Syed Quadri Theodore Pappas

ALL TIME RECORD: \$441,104 1st Six Mo Agt
ALL TIME RECORD: \$624,474 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
*1.	Tevita Tupouniua	\$246,931	\$304,357		76.4	Ofa Tupouniua Steve Friedlander
*2.	Matthew Conrad	194,687	273,549		73.1	Matthew Parks Surace-Smith
*3.	Sione Maumau	160,690	203,192	96		Ofa Tupouniua Steve Friedlander
*4.	Charles Ferrari	150,023	173,298		77.9	Randy Teyssier Simon Arias
*5.	David Guzman	145,586	242,019		72.1	Zachary Hart Surace-Smith
6.	Jacqueline Kosalek	128,701	164,792	84		Brett Gryska Oldham-Bianchi
7.	Nicole Sanders	116,091	209,298		70.9	Matthew Parks Surace-Smith
8.	Nicholas Triantafyllidis	114,388	138,007	89		Ryan Wilson Philip Prata
9.	Ashley Wenning	113,263	150,354	90		Daniel Hartwig Surace-Smith
10.	Daniel Walton	110,995	184,650		72.1	Zachary Hart Surace-Smith
11.	William Brookshire	98,582	124,877	88		Andrew McQuade Richard Correa
12.	Raphael Musto	98,199	110,299		71.2	Michael Clemente Simon Arias
13.	Tony Geer	92,541	152,879	90		Travis Picklesimer Surace-Smith
14.	Carl Carlberg	92,108	104,103		71.5	Marko Jankovic Cohen-Cohen
15.	London Burnett	91,507	164,094		71.7	Mathew Hart Surace-Smith
16.	Michelle Crowe	88,232	122,584		83.0	Justin Adams Simon Arias
17.	Rejendra Narine	87,597	97,606	91		Mavrick Fredericks Giglione-Ackerman
18.	Brian Allt	87,452	90,506		91.2	Xu Haoyu Imran Satti
19.	Keith Coscia	87,450	126,100	88		Darron Hacker Surace-Smith
20.	Nicholas Moore	86,753	149,561	87		Michael Romeo Oldham-Bianchi

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



1. Ofa Tupouniua
Auckland, NZ



2. Matthew Parks
Cleveland, OH



3. Evan Holzhauser
Eatontown, NJ



4. Marian Sertler
Schaumburg, IL



5. Zachary Hart
Columbus, OH



6. Stephen Jubrey
Rochester, NY



7. Ryan Wilson
Middletown, CT



8. Mavrick Fredericks
Eatontown, NJ



9. Ryan Bisanz
London, ON



10. James Keefer
Pittsburgh, PA

March Production						
Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Ofa Tupouniua	\$169,782	\$214,752		75.3	Steve Friedlander
2.	Matthew Parks	161,904	244,717		72.0	Surace-Smith
3.	Evan Holzhauser	96,854	106,085		70.5	Giglione-Ackerman
4.	Marian Sertler	93,742	111,909		71.9	Sabrina Lloyd
5.	Zachary Hart	93,025	229,262		75.1	Surace-Smith
6.	Stephen Jubrey	84,788	155,662		75.7	Oldham-Bianchi
7.	Ryan Wilson	81,552	120,918		70.8	Philip Prata
8.	Mavrick Fredericks	76,999	104,619		73.0	Giglione-Ackerman
9.	Ryan Bisanz	76,965	117,548		79.8	Brian Traboulay
10.	James Keefer	76,703	124,501		78.8	Simon Arias
11.	Jason Bratin	71,752	130,433		72.7	Theodore Pappas
12.	Steven King	69,027	97,279		74.7	Paul Rumbuc
13.	Elias Hazen	68,198	70,516		73.2	Surace-Smith
14.	Michael Laramie	67,604	115,208		73.7	Steve Greer
15.	Zach Otto	65,177	69,785		72.9	Sabrina Lloyd
16.	George Noujaim	65,000	93,630		73.2	Williams-Zophon
17.	Marko Jankovic	61,153	78,553		80.9	Cohen-Cohen
18.	Brett Gyska	61,085	100,423		76.6	Oldham-Bianchi
19.	Robert Kanaan	59,899	102,325		71.6	Imran Satti
20.	Kenneth Greer	58,531	73,030		73.5	Steve Greer

ALL TIME RECORD: \$438,277 1st Six Mo Agt
ALL TIME RECORD: \$723,872 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Ofa Tupouniua	\$629,082	\$757,202		75.3	Steve Friedlander
*2.	Matthew Parks	434,813	664,851		72.0	Surace-Smith
*3.	Zachary Hart	315,358	679,528		75.1	Surace-Smith
*4.	Stephen Jubrey	295,006	543,775		75.7	Oldham-Bianchi
*5.	Evan Holzhauser	264,833	284,942		70.5	Giglione-Ackerman
6.	Brett Gyska	223,450	374,792		76.6	Oldham-Bianchi
7.	Ryan Wilson	206,605	342,040		70.8	Philip Prata
8.	Marian Sertler	202,310	250,242		71.9	Sabrina Lloyd
9.	Mavrick Fredericks	201,260	257,494		73.0	Giglione-Ackerman
10.	Ryan Bisanz	196,694	278,448		79.8	Brian Traboulay
11.	Michael Laramie	188,564	312,620		73.7	Steve Greer
12.	Robert Kanaan	185,817	331,073		71.6	Imran Satti
13.	Kenneth Greer	172,546	221,087		73.5	Steve Greer
14.	Raymond Risucci	170,017	252,823		74.3	Dorian Oldham
15.	Travis Picklesimer	168,169	231,558		70.5	Surace-Smith
16.	James Keefer	162,505	296,017		78.8	Simon Arias
17.	Marko Jankovic	157,779	196,107		80.9	Cohen-Cohen
18.	Elias Hazen	156,840	176,800		73.2	Surace-Smith
19.	Randy Teyssier	152,223	179,440		71.9	Simon Arias
20.	Steven King	145,557	242,458		74.7	Paul Rumbuc

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt
ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



1. Thomas Vena
Pittsburgh, PA



2. Patrick Bendure
Columbus, OH



3. Michael Vasu
Cleveland, OH



4. Robert Janev
Schaumburg, IL



5. Paul Kelly
Auckland, NZ

March Production						
Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
1.	Thomas Vena	\$361,193	\$504,844		71.0	Simon Arias
2.	Patrick Bendure	317,420	537,845		72.5	Surace-Smith
3.	Michael Vasu	289,969	470,620		69.2	Surace-Smith
4.	Robert Janev	238,484	290,154		70.7	Sabrina Lloyd
5.	Paul Kelly	228,909	296,527		73.1	Steve Friedlander
6.	Brett Gyska	219,682	406,328		76.2	Oldham-Bianchi
7.	Evan Holzhauser	173,853	210,703		70.3	Giglione-Ackerman
8.	Michael Laramie	144,542	210,984		71.8	Steve Greer
9.	Robert Kanaan	117,757	164,184		70.7	Imran Satti
10.	Ryan Wilson	117,020	169,922		70.1	Philip Prata

ALL TIME RECORD: \$980,159 1st Six Mo Agt
ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production						
Rank	Name	1st Six Mo Agt	Net/ALP	Net to Gross	Retention	SGA
*1.	Thomas Vena	\$940,647	\$1,356,248		71.0	Simon Arias
*2.	Patrick Bendure	877,220	1,539,142		72.5	Surace-Smith
3.	Michael Vasu	809,034	1,300,445		69.2	Surace-Smith
4.	Paul Kelly	737,303	907,487		73.1	Steve Friedlander
5.	Brett Gyska	679,970	1,269,400		76.2	Oldham-Bianchi
6.	Robert Janev	500,547	664,461		70.7	Sabrina Lloyd
7.	Evan Holzhauser	466,091	542,395		70.3	Giglione-Ackerman
8.	Michael Laramie	445,767	635,795		71.8	Steve Greer
9.	Robert Kanaan	324,487	476,263		70.7	Imran Satti
10.	Ryan Wilson	311,631	478,480		70.1	Philip Prata

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt
ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Simon Arias
CATEGORY I



Theodore Pappas
CATEGORY II



Chris Hernandez
CATEGORY III



Sabrina Lloyd
CATEGORY IV



Philip Prata
CATEGORY V



Tiffany Roland
CATEGORY VII



Jason Adamo
Net ALP \$64,917



Nigel Crowe
Net ALP \$66,708

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
March	I Simon Arias		70.8	\$570,796	\$537,500	106		89
	II Theodore Pappas		71.0	\$345,826	\$266,600	130	11	141
	Giglione-Ackerman		71.8	234,928	206,400	114	23	137
	III Chris Hernandez		77.9	\$155,825	\$163,400	95	32	127
	Imran Satti		75.1	155,364	163,400	95	23	118
	IV Sabrina Lloyd		71.0	\$238,485	\$129,000	185	49	234
	Joseph Diecedue		70.1	121,170	129,000	94	19	113
V Philip Prata		71.4	\$116,890	\$98,900	118	35	153	
Bob Wingate		70.7	100,658	98,900	102	13	114	
VII Tiffany Roland		76.3	\$82,527	\$68,800	120	33	153	
Eric Neal		75.3	59,840	68,800	87	40	127	

Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of 1st Six Mo Obj	% Net ALP Growth	Performance Factor (% Net ALP Growth + % 1st 6mo Obj)
YTD	I Simon Arias		70.8	\$1,455,645	\$1,612,500	90		81
	II Giglione-Ackerman		71.8	\$599,045	\$619,200	97	10	107
	III Imran Satti		75.1	\$415,175	\$490,200	85	19	103
	IV Sabrina Lloyd		71.0	\$500,549	\$387,000	129	63	192
	V Philip Prata		71.4	\$300,040	\$296,700	101	33	135
	VI Dorian Oldham		75.6	\$234,531	\$258,000	91	11	102
	VII Tiffany Roland		76.3	\$224,218	\$206,400	109	32	141

Category	Name	Net to Gross	Retention	Net ALP
March	Rookie Jason Adamo		71.6	\$64,917
	Christine Judge	90		56,951
	Javier Sandoval		70.5	55,716
	Gevorg Yanukyan		85.6	23,857
Start-Up Nigel Crowe		83		\$66,708
Scott Davis			76.2	32,528
Chad Panzer			94	22,168
Chris Lussier			90	20,182

Category	Name	Net to Gross	Retention	Net ALP
YTD	Rookie Jason Adamo		71.6	\$204,316
	Christine Judge	90		168,833
	Javier Sandoval		70.5	132,863
	Gevorg Yanukyan		85.6	67,370
Start-Up Nigel Crowe		83		\$174,785
Scott Davis			76.2	130,323
Chris Lussier			90	82,819
Chad Panzer			94	49,882

Public Relations



1. Malka Arony
CATEGORY I
Phoenix, AZ



2. Larry Lozano
CATEGORY I
San Jose, CA



1. Robin Andrade
CATEGORY II
Malden, MA



2. George Farenthold
CATEGORY II
Rochester, NY



1. David Blaisdell
CATEGORY III
Goodlettsville, TN



2. Cheryl Cook
CATEGORY III
Pittsburgh, PA



1. Sue Akers
CATEGORY IV
Council Bluffs, IA



2. Diane Caballero
CATEGORY IV
Oklahoma City, OK



1. Polyna Berlin
Pasadena, CA



1. Jeanette Dodd
Princeton, NJ



1. Erica Dalager
Saint Paul, MN

Public Relations categories are as follows:

Category	Population
1	over 8,500,000
2	6,500,000 to 8,499,999
3	4,000,000 to 6,499,999
4	Under 4,000,000

ROOKIE: Reps with 2012 Hire Date

ICEBREAKER: Reps with 2013 Hire Date

PR MANAGER: Overall card growth at the end of the current month over previous year same month.

March Production				
Category	Rank	Name	Production in Cards	Manager
I	1	Malka Arony	4,477	AZ/Beth Farm
	2	Larry Lozano	3,607	Nor Cal & Reno/Chuck Hill
	3	Chuck Hill	2,369	Nor Cal & Reno/Larry Strong
	4	Mark Gagliardi	1,785	Nor Cal & Reno/Chuck Hill
	5	Yvonne Zarathustra	1,739	Nor Cal & Reno/Chuck Hill
II	1	Robin Andrade	3,662	E Mass & RI/Susan Kelleher
	2	George Farenthold	1,813	NY State/J T Tasker
	3	Jessica Ingerick	1,383	MD-DC-N VA/Denise Gilbert
	4	Hether Adams	1,188	Houston/Christa Davis
	5	Mary Kay McPherson	1,149	DallasJay Bentley
III	1	David Blaisdell	2,682	TN & SW NC/Beth Farm
	2	Cheryl Cook	2,265	PA/Katherine Kidder
	3	Mario Soljan	1,847	NZ/Steve Friedlander
	4	Travis Daniels	1,662	PA/Katherine Kidder
	5	Nicole Schneider	1,240	MN/Erica Dalager
IV	1	Sue Akers	4,580	NE/Cindy Cleary
	2	Diane Caballero	2,230	OK/Jay Bentley
	3	Shane Knowles	2,195	ME & NH/Susan Kelleher
	4	Paul Winslow	1,944	St Louis/Cindy Cleary
	5	Sandra Knapp	1,457	WI/Laurie Onasch
Rookie IceBreaker	1	Polyna Berlin	1,715	Los Angeles/Jason Beckman
	1	Jeanette Dodd	143	NJ/Brian Ryan

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production				
Category	Rank	Name	Production in Cards	Manager
I	*1	Chuck Hill	14,440	Nor Cal & Reno/Larry Strong
	*2	Malka Arony	10,982	AZ/Beth Farm
	3	Larry Lozano	4,923	Nor Cal & Reno/Chuck Hill
	4	Donald Spohn	3,580	OH/Judy Spade
	5	Mark Gagliardi	3,043	Nor Cal & Reno/Chuck Hill
II	*1	Robin Andrade	5,863	E Mass & RI/Susan Kelleher
	*2	Erica Dalager	3,633	MN/Patti Morgan
	3	Lacy Martin	3,508	Houston/Christa Davis
	4	Hether Adams	3,190	Houston/Christa Davis
	5	Jenny Williams	3,056	WA/Shannon Bennett
III	*1	David Blaisdell	7,541	TN & SW NC/Beth Farm
	*2	Robin Denham	3,655	KS & NW MO/Cindy Cleary
	3	Cheryl Cook	3,562	PA/Katherine Kidder
	4	Mario Soljan	3,195	NZ/Steve Friedlander
	5	Tami Williams	2,473	IN/Michelle Baxter
IV	*1	Sue Akers	5,967	NE/Cindy Cleary
	*2	Amanda Mlinaz	4,491	WI/Laurie Onasch
	3	Diane Caballero	3,979	OK/Jay Bentley
	4	Lori Vaughn	3,748	OR/Rachelle Valdez
	5	Paul Winslow	3,271	St Louis/Cindy Cleary

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

March Results			
Rank	Name	Card Growth	Director
1.	Erica Dalager	4,664	Patti Morgan
2.	Chuck Hill	4,500	Larry Strong
3.	Katherine Kidder	4,281	Denise Gilbert
4.	Jason Beckman	3,389	Larry Strong
5.	Jay Bentley	2,957	Patti Morgan

YTD Results			
Rank	Name	Card Growth	Director
*1.	Chuck Hill	11,650	Larry Strong
*2.	Jay Bentley	7,948	Patti Morgan
*3.	Judy Spade	6,625	Michelle Baxter
4.	Erica Dalager	5,832	Patti Morgan
5.	Christa Davis	4,620	Patti Morgan

Congratulations to our March Bonus Earners!

Hether Adams	Viki Farr	Larry Lozano	Nicole Schneider
Sue Akers	Mark Flemm	Lacy Martin	Crystal Senour
Marlene Alen	Mark Gagliardi	Carol Matthai	Anthony Simkovich
Ken Altizer	Rosanna Gill	Erin McKee	Patrena Smith
Robin Andrade	Laurie Gruber	Mary Kay McPherson	John Smyth
Rog Beaudro	Lisa Guay	Thomas Meadows	Mario Soljan
Polyna Berlin	Anna Guido-Rohrer	Amanda Mlinaz	Donald Spohn
Gabriela Berloni	Jerry Hartnett	Robert Moran	Jenny Sprout
David Blaisdell	Jenny Hearn	Pater Nielsen	Christina Stableford
Lou Nell Busby	Krissa Hensley	Tim O'Connor	Randy Stockley
Diane Caballero	Dee Hettinger	Steve Orchardton	Sarah Thomson-Dufrechou
Richard Case	Chuck Hill	Kathleen Pappas	Jessica Treybick
Fran Christie	Tyler Hoffman	Nicole Pate	Leo VanDenBussche
Cheryl Cook	Brett Hulme	Rona Pileggi Spano	Bill Verbeten
Robin Denham	Jason Ihle	Janis Pitts	John Wagner
Julia DiBartolomeo	Randi Kapchinske	Elizabeth Reyer-Corley	Jace Wainwright
Brenda Di Somma	Sandra Knapp	Maureen Roberts	Al Wall
Dion Dizon	Shane Knowles	Cas Robinson	Bernard Weaver
Darrell Dorey	Marilyn Kohlhase	Chas Robinson	Jenny Williams
Melissa Dorey	Michelle Korb	Gary Rothman	Tamara Williams
Vivian Dwyer	Donna LaMontagna	Irene Rurycz	Paul Winslow
George Farenthold	Jacqueline Lowe	David Scalisi	Yvonne Zarathustra

WORLD'S GREATEST BONUS

1



TONE MUNRO
\$13,477
Steve Friedlander

2



MARK NEILSON
\$12,066
Altig-Orlovic

3



KATIE MASSART
\$4,306
Altig-Orlovic

4



RYAN KENDL
\$4,037
Altig-Orlovic

5



EREZ SHABTAY
\$3,763
Altig-Orlovic

MARCH BONUS LEADERS

March Bonus Payout: \$1,241,865
March Bonus Qualifiers: 2,895

\$13,477 Tone Munro
12,066 Mark Neilson
4,306 Katie Massart
4,037 Ryan Kendl
3,763 Erez Shabtay
3,627 Dustin Klingebiel
3,625 Omar Hashimi
3,586 Miranda Mortensen
3,387 Maijargal Sukhbaatar
3,246 Liliana Avila
3,163 Robert Ulreich
3,089 Lara Beronja
3,057 Roghie Hassan Loo
3,052 Jeffrey Pearce
3,012 Max Quasem
2,970 Eric Hidy
2,961 Dustin Dunbar
2,805 Ruben Soberanes
2,794 Samvel Tigranyan
2,736 Samson Adelufosi
2,678 Lolomanaia Siale
2,626 David Ramirez
2,594 Matt Flores
2,560 Richard Luzaich
2,532 Casey Sperzel
2,523 Jesusdieu Portilus
2,520 Evan Wicklund
2,448 Carmela Pellen
2,430 Roosevelt Jeanty
2,409 Zachary Hart
2,400 Steven Sparkes
2,355 Lily Tchen
2,337 Sonia Ramirez
2,336 Jillian Libenson
2,319 Alex Rozotto
2,316 Tevita Tupouniua
2,309 Ronald Rivera
2,278 Carolyn Havens
2,223 Kasali Kotun
2,215 Jeffrey B Miller
2,155 Robert Lind
2,149 Sean Grant

\$2,133 Tevita Maumau
2,127 Samuel Vasquez
2,108 Mary Ann Gaelic
2,106 Debbie Moke
2,078 Hem Pokhrel
2,060 Nicholas Scordos
2,051 Edwin Rodriguez
2,040 Hector Sartori
2,023 Jun Ma
2,020 Peter Hudousek
2,004 Helen Taylor
1,993 Sandra Underwood
1,991 Tabita Neukirch
1,974 Hugh Thompson
1,962 Stephen Suntala
1,942 Scott Florin
1,904 Joshua Burda
1,881 George Lahamedjian
1,850 Mevla Hasan
1,848 Denis Snyder
1,845 Christine Jesoraldo
1,820 Ryan Boomer
1,819 Matthew Horgan
1,818 Amy Shui
1,816 Alexander Spooner
1,808 Michelle Anderson
1,807 Malia Lokotui
1,804 Bruce Mainprice
1,788 Whitney Walker
1,784 Michael Burningham
1,781 Sherie Duvall
1,776 Meaghan Kehl
1,776 Micah Colly
1,764 Tina Phongsavath
1,763 Richard Carter
1,757 Grace McQueen
1,756 Alva Watkins
1,742 Michael Harnanan
1,735 Teo Underhill
1,723 Joseph Ranallo
1,717 Troy Plummer
1,716 Justin Germany

\$1,708 Zachary Bradshaw
1,705 Gregory Reinbold
1,701 Jennifer Holliday
1,697 Vanessa Sandford
1,696 David Chen
1,693 Janel Wilder
1,693 Ross Ewen
1,662 Godfrey Goodrich
1,655 Lana Johnson
1,643 Jeffrey Kosek
1,642 Muhammed Ashraf
1,614 Kelly McDonald
1,605 Mark Lomonaco
1,585 Christopher Egan
1,571 Samy Jacques
1,570 Jean-Francois Diotte
1,558 Orby Kelley
1,555 Filifiloteine Fakapelea
1,552 Justin Crawford
1,546 Jamie Faulkner
1,537 Christopher Hammond
1,530 Nathan Jollymore
1,528 Joshua Dishong
1,515 Janice Moseychuck
1,508 William Volk
1,501 Akbar Hosseini
1,499 Qualesia Bullard
1,498 Mercedes Ayala
1,495 Christian Ortiz
1,489 Shayne Guinn
1,483 Anna Barker
1,482 Kevin Haines
1,478 Tamra Bloom
1,475 Arie Davis
1,474 Terrell Mitchell
1,473 Daniel Spears
1,473 Jeffrey Halter
1,469 Yihao Chen
1,464 Thomas Clark
1,454 Agatha Safford
1,451 Lauren Landgraf
1,443 Raymon Reynolds

\$1,440 Ryan Hauenstein
1,439 Cody Toth
1,438 Monet McCoy
1,434 Monica Green
1,433 Al-Karim Walji
1,428 Elaine Kulawiak
1,427 Samneang Prom
1,425 Abigail Jacobsen
1,413 Gretchen Spain
1,412 Maritza Rivera
1,408 James Gallo
1,406 Sandra Torres
1,404 Duni Olusegun
1,404 James Aalders
1,404 Eugene Kashkin
1,404 Carly Ferraro
1,392 Cindy Rodriguez
1,390 Amr Shater
1,389 James Doucett
1,378 Douglas Bowling
1,378 Daniel Armstrong
1,370 Ryan Feehan
1,370 Cameron Cimino
1,368 Alexander Wiley
1,360 Steven Stensrud
1,360 Benjamin Van Fossen
1,357 Karolina Butkute
1,355 Timothy Cruise
1,350 Mynor Lemus
1,347 Charles Price
1,345 Roberto Nieves
1,344 Jamie Winters
1,342 Stacy Shannon
1,340 James DePetro
1,335 Jeremiah Polacek
1,330 Herivelto Pereira
1,314 Allison Hanson
1,311 Edith Hymes
1,308 Jessica Prazeres
1,306 Douglas Green
1,305 Bernard Oliphant
1,303 Afuiva Vaai

\$1,301 Jamar Sheffey
1,300 Hunter Houvener
1,295 James Allen
1,294 Sandra Linse
1,293 Jason Engelman
1,292 Niurka de Armas-Duran
1,291 Jeremy Engrav
1,289 Theresa Maasi
1,288 Michael Marks
1,288 Beth Snow
1,288 Meghan Aubel
1,284 Meghan Trim
1,282 Michael Russo
1,276 Craig Alster
1,274 Joseph Lillo
1,267 Larry Sale
1,265 Alex Gonzales
1,264 Christian Laboy
1,262 Vatapuia Vavau
1,259 Benjamin Ainscough
1,258 Joseph Tomanovich
1,253 Shorne Brown
1,253 Denville Loney
1,253 Jeremy Gansowski
1,252 Whitney Bailey
1,249 Patrick Mueller
1,246 Carlo Gottshaw
1,241 Kali Jones
1,241 Julia Loboda
1,236 Kasey Williamson
1,236 Ricardo Retamoso
1,235 Ivy Heke
1,233 Randall Cook
1,230 Brandi Graff
1,228 Linda Byas
1,225 Ellen Schultz
1,224 Epenesa Frost
1,221 Vakhtang Nazaryan
1,218 Adrian S Johnson
1,216 Darryl Samuelu
1,213 Tammy Griswold
1,209 Sally Wilson
1,207 Lamar Livingston
1,201 Christopher Hanson
1,192 Garland Morrow
1,192 Ratu Kani
1,192 Kristopher Tindle
1,189 Michael Clark
1,187 Raechel Kaminskias
1,186 Kwaku Nti
1,184 Nadezhda Vitchev
1,181 Randolph Souliers
1,180 Daniel Bean
1,178 Barbara Drummond
1,175 Joel Louis
1,170 Victor Rodos
1,168 Jennifer Young
1,168 Tyrone Nemeth
1,167 Bernardo Lopez
1,167 Cassandra Dust
1,166 Paramjit Sangha
1,156 Christopher Murray
1,156 Ryan Vopat
1,155 Sheldon McKenzie
1,146 Thomas King

\$1,146 Anacleto Arevalo
1,144 Kevin Kelley
1,142 Peter Hornbeck
1,137 Todd Engelson
1,137 Raquel Hall
1,136 Patrick Cremeans
1,132 Melinda Jacobs
1,130 Lisa Martin
1,130 Christine DiSanto
1,128 John Nguyen
1,127 Nickoy Hylton
1,118 Kevin Thurber
1,117 Christopher White
1,117 Alejandro Basulto
1,113 Cherie Mohn
1,111 Christopher Brooks
1,107 Lockert Johnson
1,106 Shellianna Green
1,105 Devon Chapman
1,103 Yadollah Pourjalali
1,102 Tibor Simon
1,093 Abby Hermanson
1,090 Gary Gooden
1,087 Lorena Barriere
1,086 Douglas Zigby
1,084 Komo Davis
1,083 Scott Remmey
1,082 Robert Tierney
1,081 Peter Segedin
1,080 Horace Johnson
1,079 Andrew Creamer
1,077 Ansumana Dualu
1,076 Henry Ingraham
1,073 Carlo Buhay
1,071 Tiffany Arzola
1,070 Angela Pronti
1,068 Maydelin Gonzalez-Pereda
1,065 John Catalano
1,065 Jesse Schneider
1,064 Curt Snow
1,058 Joey Kennedy
1,052 Robert Simmen
1,051 Melissa Losk
1,045 Muhammad Khokhar
1,041 Jemima Mozard
1,040 Mele Lenati
1,040 Heather Miller
1,039 Ronald Friedlander
1,039 Carlos Arballo
1,035 Destiny Barber
1,032 Lawrence Hauck
1,030 Angela Waller
1,030 Karen Sanders
1,030 Jonni Ng
1,026 Violetta Goldman
1,026 Ryan Studer
1,024 Harold Durana
1,021 Lafi Papalii
1,021 Sofia Cabral
1,021 Corinne Bradley
1,020 Nolan Reid
1,019 Jesse Martin
1,017 Jason Crawford
1,016 Kristen Lawrence
1,013 Gabriel Manzo

\$1,012 Patrick Guthrie
1,012 Alex Smith
1,011 Viserio Setefano
1,010 Erin Falkenberry
1,009 Ana Monterroza
1,009 Bradley Woods
1,008 Stephanie Novel
1,006 Chena Blair
1,005 Iryna Sushkova
1,002 Ashley Walker
998 Christine Weatherspoon
995 Humberto Contreras-Suarez
995 Wilkins Morency
994 Nicholas Fedorka
992 Sharif Grays
991 Elyse Bryan
989 George Bandin
987 Mark Joseph
986 Steven Bosworth
984 Corey LaVigne
984 Richard Brock
983 Kyle Bennett
983 Fritznal Octave
980 Daniel Breen
980 Liekina Vailea
978 Donte Grant
978 Jennifer Kalik
978 Lytoni Brown
977 Cynthia Springer
977 Fariba Darvishzadeh
975 Joseph Vasquez
973 Corey Cox
970 Christian West
969 David Watkins
968 Johanna Handa
967 Daniel Rydzewski
967 Steve Marker
966 Jesse Schneider
962 Brian Gilmore
961 Krin Hall
960 Sarah Gilmore
957 Soonalote Taogaga
955 Andria Standifer
955 Michael Herbert
953 Rakesh Ramkarran
949 Glaister Parke
949 Orett Nelson
949 William Aden
946 Russell Holzer
935 Adam Mobley
934 Christopher Rodriguez
930 Krystal Gordon
929 Jon Rodriguez
929 Janson Bennett
927 Aitu'uua Fakaosi
927 Michael Rodriguez
926 Brittni Kwiecien
926 Travis Petroff
925 Kevin Sullivan
922 Enrico Paredes
920 Yauheni Kaniayeu
920 Thomas Lawrence
919 Andrew Nigro

\$917 Victoria Lowe
913 Rob Speers
911 Michel LaHaye
910 Brandon Summerton
910 Annemarie Diola
905 Kelly Ward
903 Jami Pilarczyk
903 Victoria Clark
903 Lisa Gomez
901 Clayton Judy
901 Kara Schissler
900 Latonya Stephens
898 Aurora Strong
897 Stevan Savic
897 Kyle Garrett
896 Adam Wilson
895 Bryan Hurley
892 Pamela Hacker
891 Maria Ramirez
890 Pavel Mracek
888 Bert van der Werff
888 Richinda Kahakawila
888 Chad Vrenjak
886 Kenneth Richardson
884 Jesse Wise
883 Sonia Tyner
880 Nicholas Barton
878 Bradley Kampmeier
878 Erin Dincola
875 Sione Ika
875 Marc St Jean
874 Angel Patryluk
874 Tasha Tucker
872 Gregory Demuesy
872 Michael Sobel
870 Kent Wormley
869 Harvey Ridley
869 Samuel Nudelman
864 Kevin Rigney
864 Timothy Frederick
863 Sarah Vacheresse
862 Sean Traylen
861 Ifeanyi Ufondu
861 Timothy Cooper
860 Janine Senanayake
859 Frederick Rowan
855 John Galindo
854 James Herbert
852 Jinzhou Zhao
851 Ryan Burden
851 Andrew McCarthy
849 Charlene Grossic
849 Everton Brooks
848 Randy Markland
848 Aleesha Myshrall
845 Bridgette Scrivani
843 Yuridia Stoffa
843 Ginell Carswell
843 Eric LaBossierie
843 Brittney Rimmer
843 Joseph Sarasin
842 Bradley Hookfin
842 Kenneth Friedieu
841 Richard Finn
841 Cynthia Sittig

WORLD'S GREATEST BONUS - CONTINUED

\$839 John Nasti	\$777 John Melendez	\$720 Louis Bloukos	\$669 Marcia Jobe	\$622 Ramon Maciasmarquez	\$578 Alexandra Hilario	\$539 Charles Diulus
838 Unique Hunnicutt	777 Kennethia Walker	720 Cheritta Hosch	668 Ala Awad	622 Michael Toborg	578 Irina Kurtul	539 Larry Daniels
838 Avis Kava	774 Chad Davis	719 Wilbur Jung	668 Andrea Hatcher	620 Patrick Morrison	577 Fadi Farha	539 Abubacarr Kanyi
837 Donald Martin	772 David McCusker	718 Douglas Simpson	668 Rosita Tumpap	617 Janice Karingten	577 Hakan Ozalpasan	538 Hao Ran Xie
832 Elizabeth Graham	771 Mark Spiers	717 Jamahl Wallace	668 Megan Wynegar	617 Richard Scofield	577 Jonathan Leitzel	537 Robert Davis
831 Alan Sedaghat	771 Jinie Bourg	717 Kimberly Alston	668 Richard Long	616 Michael Whitmore	576 Jason Hellige	536 Jeffrodrew Vete
830 William Huynh	770 Fiorella Valqui	713 Herntz Valerius	666 Moli Kaufusi	616 Patrick Murray	574 Arthur Snyder	535 Alexandra Guthorn
829 Joseph Cruickshank	769 Mackenzie Ball	712 Tara Clausen	666 Patricia Dennish	614 Keith Sands	572 Victoria Montgomery	534 Kehinda Pryor
824 Joshua Stout	767 Anntanette Collins	711 Jennifer Hobin	664 Logan Barnhart	613 Christopher Lopez	572 Muluken Muchie	534 Oliverliski Murphy
824 Lesly Lindgren	767 Ho Tran	710 Cheryl Schmidt	663 Corey Helly	613 Todd Homer	570 Alexander Morgan	533 Joshua Rush
822 Sean Howard	766 Nina Dolman	710 Phillip McElfresh	662 Edwin Hasseld	612 Christina Garcia	570 Eric Leversen	531 Enrique Mancilla
821 Brianna DiPietro	762 Zachary Taniguchi	709 Kelly Hassert	659 Hans Owens	610 Angela Dow	570 Eugene Anyison	531 Racheal Wismler
821 Alexandra Rojas	762 Whitney Barnes	709 Paul LeBlanc	659 Keith Babin	609 Jeffrey Hall	569 Mero Amo	530 Randy Langtimm
821 Collin Cambridge	759 Kristen Patton	708 James Rappold	658 Rukia Lipska	608 Crystal Montoya	568 Joseph Heimbuger	530 Luidgy Chery
818 Lloyd Nwankwo	758 Dawn Reuter	708 Charla Thomas	654 John Gilstrap	608 Brooks Kipp	566 Lee Jeffers	530 Malia Fononga
817 Andjela Avram	758 David Thorp	707 Leslee Serdar	653 Kalai Asuela	606 Daniel Shelton	562 Javier Diaz	529 Angel Simmons
817 Minoneti Taulahi	758 Brian Jerome	704 Gary Richard	653 Rhonda Woodward	605 Erica Fitzsimmons	562 Eric Palmer	528 Christopher Cummings
817 Jennifer Agent	758 Tyler Snoeyink	704 William Gannon	653 Joshua Duncan	605 Nicholas Linonis	560 Eric Palmer	528 Natasha Waltenbaugh
817 Ambrosia Mote	757 Daymon Green	703 Leanne Clark	653 Jetzabel Miranda	605 Mehrdad Jamitehrani	560 Natalie Soboleva	528 Danny Rodriguez
816 James Reddick	756 Christopher Walker	702 David Riddle	652 Daniel Jones	605 Jose DeLaCruz	559 Jessica McKally	526 Amanda Beaupre
816 Michael van Delft	756 Dean Jensen	701 Jason Lee	652 Andrew Wagner	604 Christopher Semmens	557 Michael Krause	524 Gary Parker
816 Mark Streeter	754 Victor Schwenoaha	700 Stephanie Byrd	651 Adam Sharp	604 Patricia Nurse	557 Kevin Grenoble	524 Riley Peters
815 Meghan Henderson	754 Debbie Hardy	698 Dangelo Thomas	650 Jacqueline Gordon	604 Marc Henderson	557 John Farley	522 Bradley Gaspard
813 Nectaria Horos	754 Rory Olson	696 Joshua Joers	649 Beverley Nightingale	604 Robert Ringelsten	555 Lydia Lozano	522 Anthony Fister
811 Donald Englert	753 Kelvin Douglas	695 Teresa Woods	649 Kristen Porter	603 Marian Espada	555 Evelyn Vargas	521 Theresa Perea
811 Rebecca Bartz	753 Tony Lauulu	695 Yvette Nelson	645 Kilisitina Hafoka	602 Justin DeMartinis	554 Lilia Gorodetsky	520 Ryan Kanz
811 Andrew Bishop	749 Tammie Matti	694 Brian Hutchings	644 Alyssa Carson	602 Tracy Lepore	554 Odilia Goulart	520 Janice Koch
809 Dawn Selden	749 Paul MacKinnon	692 Stacy Fry	644 Michael Musso	601 Rosanna Pancotto	554 Junnell Wright	520 David Leitch
809 Glenn Woodley	749 Michella Smith-Perry	691 Christina Arrizola	641 Eric Stenger	600 Eduardo Diaz	553 Anthony Gargano	519 Stephen Fellows
808 Diana Ward	748 Corey Hallam	690 Naomi Caraballo	640 Frank Colletti	598 Aaron Pohl	552 John Constantini	518 Kitt Hunter
807 Maureen Sammon	748 Dominic Park	690 Fredrick Blackburn	639 Curtis Smith	597 Mark Medina	552 Erna Gasanin	517 Maggieann McLeod
806 Eric Thompson	747 Kevin Ishikane	689 Justin Lilly	639 Melody Pentland	596 Jessica Seroogy	551 Tanya Lobban	517 Derrick Gray
805 Dana Lucci	747 Bilal Farsakh	689 David Urbani	639 Kenneth Sturm	595 Micah Scobey	551 Lisa Kahan	517 Shonda Tucker
803 Victoria Perea	747 Timothy E Smith	688 Dara Shepherd	638 Andre Watson	594 Nathan Rumm	551 Wesley Frew	517 Warren Winter
802 Latondra Kincaid	743 Andrea Raglione	688 Christina Pallante	638 Courtney Kerlake	594 Josiah Rendon	551 Michael McCurry	514 Amandeep Gill
799 Andrew Aaron	743 Lilian Ekoma	687 Amy Cole	638 Fuaifale Mauu	594 Thomas Knox	550 Rebecca Unitas	513 Jacqueline LaBlanc
798 Brian Zuzick	743 Mark Bleier	686 Tenisha Seay	638 Jatinder Hundal	593 Casey Hexamer	550 Janice Grim	513 Brent Prechtl
797 Liliana Passara	742 Angeles Ordas	683 Robert Washburn	638 Gregory Hammond	592 Quentin Smith	549 Christopher Kallfelz	513 Barbara Harden
793 Rivka Erlich	741 Paul Costanzo	683 Philip Roffi	636 Cindy Ligsay	590 Zheng Liang Liu	549 Michael Hild	513 Alice Richardson
792 Daniris Pena	741 Daniel Cervantes	683 Lacy Gonzales-Biedermann	636 Sean Riley	588 Gregory Koziarz	549 Jose Lopes	512 Joshua May
792 Ed Olfert	740 Sosefo Latu	682 Marla Rodrigues-Malcolm	635 Michael Steube	588 Earl Rogers	549 Kevin Holloran	512 Brian Wallace
789 Scott Schwartzkopf	738 Aaron Haynes	682 Mark Caraway	635 James King	587 Frank Jendusa	549 Joy Horcajo	512 Cameron Bain
789 Aiman Mousa	738 Doris Williams	680 Holly Lacey	634 Timothy Nolan	586 Sosefina Fatai	548 Caira Woods	511 Adam Parker
788 Maria Diringer	736 Dorothy Niederer	680 Mario Andres Chavez	634 Milton Stewart	586 Leticia Fields	548 Steven Wills	510 Maren Conway
787 Alta Adrien	736 Ryan Hanzlik	678 Eric Snyder	633 Patricia Lambert	585 Marcus Howard	547 Cherie Wihapi	509 Donna Hill
786 Corey Cash	733 Ryan Phelps	678 Porter Balke	631 Yelena Durneva	585 Thomas VanOsdol	547 Kirsten Anderson	508 Phyo Phyo
785 Keylen Foster	733 Tek Poudyel	676 Chad Hanjora	630 Travis Vandenberghe	584 Gary Gottlieb	546 Sean Hansen	506 Karmela Smud
785 DeAnthony Hartman	731 Leslie Morro	676 Susan Honig	629 Scott Swint	584 Anne Strayer	545 Douglas Hynds	503 Nicole Parrish
785 Ashley Lavelle	730 Joshua G Hill	676 Travis Sands	628 Cano Tatiana Pinto	583 Frederick Feldtmann	545 Lanuola Lomitusi	502 Katherine Fallon
784 Caitlin Davis	730 Cedric Cobbs	675 Ebenezer Asabere	627 Jason James	583 Anthony Rodriguez	545 John McCreary	502 John McCreary
783 Lance Taylor	730 Oscar Ortiz	674 Jonathan Thompson	627 Emilio Gonzalez	583 Steven Bensinger	545 Karl Amlie	501 Betty Hewlett
782 John Nieves	729 Christopher Bitner	674 Stephen Jeung	627 Christian Brewer	583 Albert Laveque	544 Jennifer Wilson	501 Zachary Sandoval
782 Douglas Wagner	725 Jordan Arcuri	672 Raymond Angeles	626 Michael Sanders	580 David Wise	544 Nathaniel Morse	501 Jesse Spencer
781 Nicholas Moore	725 Craig Strompf	671 Madaí Price	624 Esther Pedroza	580 Matthew Lukesh	542 David Grovu	
778 Raemaki Karati	723 Donna Gage	670 Steven Hoffman	623 Jonathan Kitzmiller	580 Vishwanath Sankaran	542 Ty Kowalewski	
778 Kevin Gormley	722 Bruce Tan	669 Martell Ross	622 Tammie Hartman	579 Robert Granzow	542 Maurice Doucette	
777 Matthew Cage	721 Andrew Arpin	669 Thomas Yarbrough			542 Ashley Matte	

LEADERSHIP BONUS

1



MATTHEW PARKS
\$32,523
Surace-Smith

2



Ofa TUPOUNIUA
\$31,855
Steve Friedlander

3



STEPHEN JUBREY
\$16,996
Oldham-Bianchi

4



ZACHARY HART
\$16,849
Surace-Smith

5



ROBERT KANAAN
\$13,958
Imran Satti

MARCH BONUS LEADERS

March Bonus Payout: \$865,472

March Bonus Qualifiers: 847

\$32,523 Matthew Parks
31,855 Ofa Tupouniua
16,996 Stephen Jubrey
16,849 Zachary Hart
13,958 Robert Kanaan
12,266 Brett Gryska
11,746 Ryan Wilson
11,128 James Keefer
11,118 Ryan Bisanz
11,053 Marian Sertler
10,843 Syed Quadri
10,388 Travis Picklesimer
10,323 Mathew Hart
9,494 Elias Hazen
9,423 Bobby Szewaja
9,231 Nicholas Lorence
8,887 Steven King
8,856 Jason Bratin
8,576 Mavrick Fredericks
7,623 Maria Willgruber
7,199 Henry Ingraham
6,699 Daniel Hartwig
6,469 Jordan Chalom
6,445 Marko Jankovic
6,352 Michael Laramie
6,084 Haoyu Xu
5,999 Randy Teyssier
5,899 Zach Otto
5,810 Denise Berrios
5,459 Steven Cox
5,457 George Noujaim
5,307 Darron Hacker
5,291 Samuel Cohen
5,202 Kyle Johnson
5,193 Stephen Jeung
5,163 Michael Romeo
5,006 Andrew McQuade
4,806 Nasr Quadri
4,797 Aaron Parks
4,749 Ala Awad

\$4,738 Raymond Risucci
4,711 Noel Rose
4,637 Matthew Diulus
4,628 Ryan Hall
4,598 Matthew Turnquist
4,565 Dustin Dunlap
4,497 Minh Phung
4,347 Byron Paz
4,165 Ryan O'Malley
4,116 Moli Kaufusi
4,041 Hunter Houvener
4,028 Robert Dunn
3,958 Reuben Rios-Cruz
3,857 Robert Janev
3,814 Herman Fennell
3,783 Stephen Hill
3,766 Trevor Mayer
3,765 John Ophals
3,691 Rita Haidinger
3,642 Matthew Girard
3,555 Cynthia Schneiderman
3,538 Kenneth Greer
3,376 Charley Forshee
3,251 Blake Higuchi
3,061 Darrell Asbell
3,026 Michael Clemente
3,019 Tara Weisz
2,936 Kyle Taylor
2,920 David Wang
2,914 Corey Neff
2,882 Marc Salvaggi
2,861 Thaddeus Stansberry
2,845 Derek Cotton
2,813 John McGrath
2,785 Xavier MacLarty
2,750 Pamela Altman
2,738 Evan Holzhauser
2,733 Fritznel Octave
2,733 Tony Geer
2,715 Jonathan Emura

\$2,712 Roger Fung
2,685 Ryan Tucker
2,654 Tere Diamond
2,599 Alfred Taren
2,592 Jessica Wilhite
2,565 Mark Corkrean
2,523 Michael Mandella
2,510 Justin Adams
2,446 Alexandra Graham
2,403 Jake Yagjian
2,378 Lamine Diakhate
2,320 Mark Kukielski
2,315 Richard Barbour
2,313 Matthew Conrad
2,186 Magda Figueiredo
2,156 Andrew Pratt
2,107 Cara DeFiore
2,093 Ruben Santillana
2,093 William Oseroff
2,065 Joshua Olin
2,046 Kathryn Chaisson
2,039 Brodie Fischer
1,998 Sharif Grays
1,991 Jacqueline Kosalek
1,957 Luay Ghawi
1,950 Keith Coscia
1,944 Paul Kelly
1,917 Dustin Rushin
1,907 Bobby Gujral
1,881 Levar Morgan
1,847 Sokol Fazliu
1,838 Humberto Quintero
1,836 Mohammed Moalawi
1,830 Brooke Spain
1,799 Bettie Wallace-Moore
1,797 Jack Keiderling
1,797 Mitch Duplantis
1,740 Harold Durana
1,727 Brandon Schwed
1,717 Brandon Teter

\$1,669 David Guzman
1,653 Erin Allen
1,652 Nicholas Engrav
1,641 Michelle Crowe
1,630 John Napiza
1,622 Alex Grakhov
1,611 Joshua Bloomquist
1,581 Nicole Sanders
1,575 Richard Whyte
1,573 Sara Welch
1,560 Abdul Yusuff
1,512 Frank Colletti
1,511 Richard Dyer
1,455 Daniel Walton
1,451 Timothy Wilson
1,433 Atta Saleh
1,431 Aaron Haynes
1,428 Hal Herman
1,417 Carl Carlberg
1,415 Carlos Arballo
1,410 Thomas Vena
1,408 Phillip Jenkins
1,390 Shahab Mahdaveinejad
1,363 Mark Hileman
1,335 Jesse Spencer
1,325 James Gallo
1,319 Ashley Wenning
1,313 Rodney Ward
1,300 Glaister Parke
1,270 Kody Kramme
1,260 Aaron McLean
1,257 Bradley Gray
1,251 Christopher Kennedy
1,249 Brandi Hershey
1,236 Christopher Earle
1,221 Robert Drake
1,220 Michael Poaps
1,216 Faleuseni Maumau
1,215 Samuel Quinones
1,215 Cory Hobbs

\$1,211 Mir Khan
1,210 Karolina Debek
1,190 Jordan Albright
1,171 Jorge Guerra
1,170 Levi Stearns
1,169 William Myatt
1,152 Michael Sudzina
1,137 Jason Green
1,114 Stephen Giddens
1,113 Joshua Jackson
1,100 Brian Allt
1,082 Fuaifale Mauu
1,071 Brian Sundberg
1,067 John Sparby
1,065 Rajendra Narine
1,062 Jennifer Wehrle
1,044 Marko Brkovic
1,037 Tevita Tupouniua
1,032 Randy O'Campo
1,026 Jeremie Dupuis
1,025 Matt Pflueger
1,013 Angela Willis
1,011 Matthew Sturgeon
1,008 Genesisjane Hall
1,007 Krystal Gordon
991 Bilal Farsakh
990 Kaitlyn Brandt
987 Daniel Hwang
986 Louis Giogaia
983 Dick Nakatani
971 Nicholas Moore
970 John Serrano
967 John Stankoski
965 Shelly Russell
961 Jonni Ng
951 Laaina Havea
949 Maren Conway
942 Ho Tran
941 Jaison Gallagher
941 Jessica Santamarina
937 Xander Davis
930 Dorian Brown
928 Brian Gilmore
926 Juan De la Cruz
912 Jenna Grola
909 Matthew Caternolo
904 Melvin Arritt
903 Drew Frazier
891 Gabriel Feldmann
879 Robert Richman
878 Kelly Pilling
877 Melanie Hail
873 John Reynolds
872 Mark Harhager
871 Caio Rosa
869 Andjela Avram
865 Alejandro Torruella
861 Brian Schreiter
861 Caleb Douce
854 Joshua Cosentino
854 Shorne Brown
839 Natalie Linker
838 Samantha Sliger
835 Donald Dowbor
827 Eric Ebbitt
825 Kierra Goodwin
825 Michael Shaba

\$817 William Brookshire
816 James Thompson
812 Adam Huck
811 Mark Diebolt
807 Polina Philbin
803 London Burnett
801 Brandon Summerton
797 Ashley Delevieleuse
794 Anthony Theriault
790 Janel Wilder
787 Natalie Soboleva
782 Chad Potts
782 Albert Kauderer
779 Alofi Suasua
769 Bryan Froneyberger
768 Nicholas Triantafyllidis
768 Daniel Potilechio
763 Mario Chavez
763 Harrynarine Ramoutar
758 Derron Alexander
752 Oscar Portillo
752 Kevin Huber
750 Gavin Chung
750 Lewis Clack
745 Ronald Esmo
732 Christina Black
720 Marcus Street
717 Robert Recker
714 Erin Moore
714 Gordon Biggums
706 Josephine Archuleta
705 Arie Davis
694 Duane Shaw
693 Edona Hughes
689 Brandon Hopf
687 Brian Wilson
681 Clinton Spaeth
675 Zachary Santino
673 David Rigney
673 Erin Moyer
671 Vicki Kingi
666 David Schanuel
666 Michael Ayala
662 Corey Moore
659 Daniel Bauer
651 Cherri Xie
651 Mark Glazer
651 Daniel Bernard
641 Brian Zuzick
635 Zbigniew Stankiewicz
635 Ashlee Hutchins
633 Brandon Marshall
629 Vatapuia Vavau
624 Tina Phongsavath
623 Alleyson Murray
623 Russell Trujillo
622 Darren Miller
616 Joy Nardone
614 Jorge Alvarez
611 Darnelle Keala
609 Nadia Million
602 Preston Turner
599 Evan Reich
598 Daniel Johnson
591 Daniel Crichton
589 Ronald Kutruff
587 Charles Ferrari

\$580 Aldina DaRosa
580 Tevita Maumau
579 Ibrahim Bah
570 John Young
568 Dorothy Niederer
568 Souleymane Bah
564 Chad McLaughlin
560 Sathnarine Kumar
557 Michelle Anderson
551 Jamie Perse
550 Andrew Mackmin
549 Norman Candelore
547 Nina Dolman
538 Bruce Viaje
537 Joshua Goodman
531 Roosevelt Wilson
524 John Galindo
512 Jean Joseph
510 Antonio Bond
510 John Leggio
505 Milica Zivkovic
502 Richard Nypower

SA/GA DIRECT CODE FIELD TRAINING BONUS



MOLI KAUFUSI
\$8,231
Steve Friedlander

MARC SALVAGGI
\$3,499
Surace-Smith

PAMELA ALTMAN
\$3,215
Surace-Smith

BRODIE FISCHER
\$3,089
Imran Satti

MOHAMMED MOALAWI
\$3,023
Theodore Pappas

MARCH BONUS LEADERS

March Bonus Payout: \$303,099
March Bonus Qualifiers: 648

- \$8,231 Moli Kaufusi
- 3,499 Marc Salvaggi
- 3,215 Pamela Altman
- 3,089 Brodie Fischer
- 3,023 Mohammed Moalawi
- 2,779 Jacqueline Kosalek
- 2,685 Glaister Parke
- 2,650 James Gallo
- 2,623 Keith Coscia
- 2,440 Michael Poaps
- 2,424 Michelle Crowe
- 2,341 Jorge Guerra
- 2,299 Kyle Lewicki
- 2,250 Aaron McLean
- 2,246 Karolina Debek
- 2,238 David Guzman
- 2,089 Marko Brkovic
- 2,066 Jason Green
- 2,022 Matthew Sturgeon
- 2,015 Krystal Gordon
- 1,982 Bilal Farsakh
- 1,975 Daniel Hwang
- 1,969 Ashlee Hutchins
- 1,927 Richard Whyte
- 1,922 Jonni Ng
- 1,913 Carl Carlberg
- 1,909 Tony Geer
- 1,903 Laaina Havea
- 1,845 Jeremie Dupuis
- 1,761 Frank Colletti
- 1,754 Melanie Hail
- 1,739 Paul Wood
- 1,728 Nicole Sanders
- 1,720 Aaron Haynes
- 1,696 Matthew Conrad
- 1,661 Stephen Giddens
- 1,651 Jesse Spencer
- 1,650 Kierra Goodwin
- 1,622 Mark Diebolt
- 1,605 Bryan Froneyberger
- 1,602 Joshua Cosentino
- 1,581 Alejandro Torruella
- 1,579 Janel Wilder

- \$1,548 Ashley Delevieuse
- 1,524 Mark Harhager
- 1,503 Brian Gilmore
- 1,500 Gavin Chung
- 1,468 Eric Peyton
- 1,465 Ronald Esmon
- 1,444 Bradley Gray
- 1,441 Marcus Street
- 1,412 Josephine Archuleta
- 1,410 Jordan Albright
- 1,388 Duane Shaw
- 1,379 Brandon Hopf
- 1,361 Clinton Spaeth
- 1,341 Vicki Kingi
- 1,339 Sokol Fazliu
- 1,335 Jaison Gallagher
- 1,332 John Reynolds
- 1,331 Michael Ayala
- 1,309 Corey Moore
- 1,306 Erin Moyer
- 1,300 Arie Davis
- 1,286 Michael Shaba
- 1,247 Michael Stewart
- 1,247 Alleyson Murray
- 1,228 Jorge Alvarez
- 1,219 Nadia Million
- 1,213 Randy O'Campo
- 1,198 Evan Reich
- 1,189 Xander Davis
- 1,186 Maren Conway
- 1,183 Brian Allt
- 1,182 Daniel Crichton
- 1,179 Mir Khan
- 1,177 Ronald Kutruff
- 1,165 Eric Ebbitt
- 1,158 London Burnett
- 1,157 Ibrahim Bah
- 1,148 Alofi Suasua
- 1,136 Dorothy Niederer
- 1,129 Tevita Maumau
- 1,103 Harrynarine Ramoutar
- 1,101 Jamie Perse
- 1,100 Andrew Mackmin

- \$1,093 Nina Dolman
- 1,068 Christopher Earle
- 1,065 Tien Nguyen
- 1,042 Chad McLaughlin
- 1,033 Abdul Yusuff
- 1,023 Daniel G Johnson
- 1,010 DeAnthony Hartman
- 1,008 Gordon Biggums
- 1,005 Genesisjane Hall
- 1,003 Ashley Wenning
- 994 Ian Noble
- 986 Gary Slocum
- 980 Andjela Avram
- 966 Roosevelt Wilson
- 966 Adam Huck
- 965 Ronald Rennich
- 954 Derron Alexander
- 944 Jacob Kieffer
- 941 John Galindo
- 936 Robert Recker
- 889 Michael Sudzina
- 885 Devin Dingey
- 884 Thomas Bonner
- 877 Kayla McIver
- 867 Milica Zivkovic
- 860 Fuaifale Mauu
- 853 Robert Richman
- 846 Alex Grakhov
- 836 Rona Turner
- 835 Patrick Morrison
- 832 Alan Pazmoran
- 823 Kim Vance
- 819 Polina Philbin
- 801 Erin Moore
- 786 Norman Candelore
- 784 Todd Harding
- 783 Anthony Batista
- 780 John Leggio
- 775 Tyler McKnight
- 775 William Whaley
- 769 Seth Reising
- 765 Tracy Barrett
- 758 Brenton Patterson

- \$755 Godfrey Goodrich
- 733 Tony Lauu
- 729 Michelle Anderson
- 723 Prentiss Parker
- 721 Samneang Prom
- 721 John Garrett
- 721 Katherine Boggan
- 712 Les Swain
- 702 Aaron Dupras
- 702 Leslie Austin
- 699 Michael Lindsey
- 698 Zathia Zarza
- 698 Nicholas Moore
- 694 Anthony Theriault
- 694 Timothy Watson
- 691 Natasha Waltenbaugh
- 683 Sonia Tyner
- 679 Brandon Marshall
- 672 Natalie Soboleva
- 671 Joseph Cost
- 656 Lockert Johnson
- 654 Mike Bray
- 648 Devin Adams
- 644 Allison Howard
- 633 Darnelle Keala
- 633 Samy Jacques
- 632 Lisa Heyman
- 631 Andrew McCarthy
- 627 Valerie Cormier
- 625 David Riddle
- 622 Marcus Moody
- 619 Shelley Suggett
- 606 Nicholas Triantafyllidis
- 603 Barbara Seyoum
- 599 Sathnarine Kumar
- 597 David Rockway
- 596 Adam Meyer
- 595 Roberto Nieves
- 592 Corey Bryant
- 591 Tanisha Mathis
- 586 Dwelyn Smith
- 576 Bruce Viaje
- 572 Ryan Fickert

- \$572 Daniel Bean
- 571 Lewis Clack
- 571 Wendy Sotelo
- 570 John Donovan
- 565 Jackie Taylor
- 559 Joshua Joers
- 559 Alta Herpel

- \$558 Todd Kisty
- 558 Robert Phillips
- 558 Sandra Underwood
- 557 Ansumana Dualu
- 555 Aaron Dunlap
- 554 Kaitlyn Brandt
- 553 Donald Fogleman

- \$549 Steve Marker
- 546 Deborah Fortes
- 540 Regina Duval
- 527 Angela Willis
- 520 Latrice Bennett
- 518 John Conard
- 515 Enero Cooper

- \$514 Aleesha Myshrall
- 513 Donald Hill
- 510 Marino Baca
- 503 Jessica McKally
- 501 John Young

REINSTATEMENT BONUS



SAMI MOGANNAM
\$4,344
Jatoft-Foti

JOSEPH SMITH
\$2,461
Simon Arias

BRADLEY WEIGAND
\$2,364
Surace-Smith

RICHARD WALUS
\$2,020
Bob Olson

NICOLE CONLEY
\$1,405
Oldham-Bianchi

MARCH BONUS LEADERS

March Bonus Payout: \$51,731
March Bonus Qualifiers: 170

- \$4,344 Sami Mogannam
- 2,461 Joseph Smith
- 2,364 Bradley Weigand
- 2,020 Richard Walus
- 1,405 Nicole Conley
- 1,299 Frank Kolligian

- \$1,170 Nabil Spahi
- 1,134 Maurice Baritz
- 1,071 Djenabou Diallo
- 1,019 Lawrence Dennis
- 830 Stephen Liberto
- 756 Diana McNair

- \$692 Leroy Simpson
- 634 Ronald Rivera
- 630 Curt Snow
- 600 Arthur Westergren
- 595 Kevin Talbot
- 588 Richard Pazak

- \$556 John Bulecza
- 553 Tracy Lepore
- 551 Mitchell Look
- 539 Vakhtang Nazaryan
- 518 Dason Phaul
- 501 Enrico Franco

4 BONUS TOTAL: \$2,462,167

WORLDS GREATEST \$1,241,865	LEADERSHIP \$865,472	SA/GA TRAINING \$303,099	REINSTATEMENT \$51,731
---------------------------------------	--------------------------------	------------------------------------	----------------------------------

MILLION DOLLAR CLUB

Both champions will receive a bonus of \$5,000 and the Million Dollar Club Award. Congratulations on your achievements.



Erez Shabtay
Altig-Orlovic Agency
Contract Date 08/22/2008
Qualified March of 2013
\$1,018,987 of Net ALP



Tone Munro
Friedlander Agency
Contract Date 06/03/2010
Qualified March of 2013
\$1,010,757 of Net ALP

Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Martin Groves



Martin had 33.2% growth over March of 2012.

Well done, Martin!

PR Director of the Month

Leaders growing leaders!

Larry Strong



Larry is the Top Director for March 2013 with 95.59% Lead Growth.

Congratulations, Larry!



Scott Smith

President
& Chief Marketing Officer

What's in a Theme

At the SGA Meeting, we emphasized three themes. They were “No Retreat – No Surrender” (a favorite Springsteen tune,) “Critical Juncture” and “It’s Time.” Though points of emphasis for the SGA body, I believe they can apply to all of us whether in field sales, field support, home office or public relations.

Here is why.

NO RETREAT NO SURRENDER!

Very nearly self-explanatory. First, listen to Springsteen. It’s a good song without even knowing its meaning. But peel back the message. The way an individual accepts success is a good test of who they are... part of their character. This is true whether you are the leader of the team or a member of the team.

If you become content when you get to your goals or satisfied when you get to the top, you will lose your desire to continue to improve and you will believe that past success will occur in the future without greater effort. This trend is actually pretty common and explains why great achievers often achieve greatness only once.

Talent gets you to greatness, but it takes character to stay there, for character is most dominated by a desire to improve. Let alone surrender... don’t retreat from either your accomplishments or from your desire to get better and improve daily!

CRITICAL JUNCTURE!

It is crucial to understand when you are facing a critical juncture. For our company and the SGA body, we are presently at a critical juncture because of their outstanding recruiting efforts of the first quarter. When the resources have been put in place, the juncture becomes critical to reap the rewards of preparation!

Do you recognize critical junctures? They most often arise for one of two reasons. First, because the path you are on isn’t the one you should



be on *and you have an opportunity to cause change*. A critical juncture may also occur when you have assembled resources (perhaps referrals?) and it’s clear that now is the time to take advantage of those resources. Don’t waste the effort it took to accumulate those resources in the first place.

Learn to recognize critical junctures. They do not come along often but can be the catalyst to good change. A critical juncture not acted upon is the equivalent of throwing away the winning lottery ticket. Benefit not acted upon; benefit not cashed in.

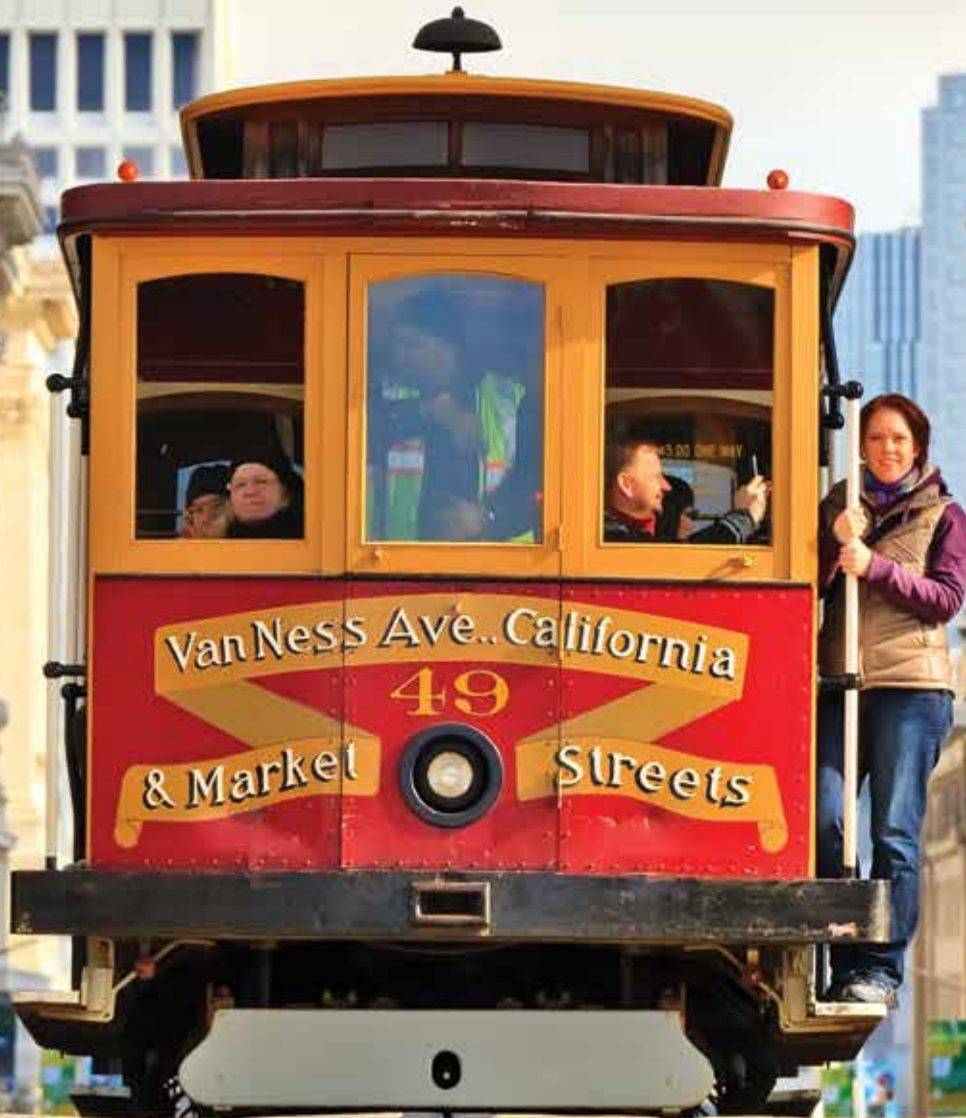
IT’S TIME!

Roger’s 2013 company slogan... never a slogan more pertinent. It is always time and it takes discipline. You must do the right thing at the right time the right way. And you must do it now.

It’s time to not retreat or surrender when we recognize a critical juncture!

THE CITY

busy



THE HILTON SAN FRANCISCO UNION SQUARE HOTEL IS OUR
DESTINATION FOR THE 2014 CONVENTION! MAY 29-JUNE 1

For complete Convention Qualifications: www.aillife.com/arc/spotlight.aspx

